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SESSIONAL PAPERS

VOLUME 2—PART 1

SECOND SESSION OF THE THIRTEENTH PARLIAMENT

OF THE

DOMINION OF CANADA

SESSION 1919

154203
29/11/20

VOLUME LIV.

ALPHABETICAL INDEX

TO THE

SESSIONAL PAPERS

OF THE

PARLIAMENT OF CANADA

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LIST OF SESSIONAL PAPERS

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CONTENTS OF VOLUME 1.

(This volume is bound in three parts.)

1. Report of the Auditor General for the year ending 31st March, 1918, Volume III, parts V. to Z. Presented by Sir Thomas White, March 10, 1919.
Printed for distribution and sessional papers.

Report of the Auditor General for the year ended 31st March, 1918, Volume II, Parts L to U. Presented by Sir Thomas White, March 26, 1919.
Printed for distribution and sessional papers.

Report of the Auditor General for the year ended 31st March, 1918, Volume I, Parts a, b and A. to K. Presented by Sir Thomas White, March 28, 1919.
Printed for distribution and sessional papers.

Report of the Auditor General for the year ended 31st March, 1918, Volume IV, Part ZZ. Presented by Sir Thomas White, April 22, 1919.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 2.

(This volume is bound in two parts.)

2. The Public Accounts of Canada, for the fiscal year ended 31st March, 1918. Presented by Sir Thomas White, March 3, 1919... .. ..*Printed for distribution and sessional papers.*

3. Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1920, and, in accordance with the provisions of "The British North America Act, 1867." Presented by Sir Thomas White, March 18, 1919.
Printed for distribution and sessional papers.

4. Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1919, and, in accordance with the provisions of "The British North America Act, 1867." Presented by Sir Thomas White, May 7, 1919.
Printed for distribution and sessional papers.

4*a*. Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1920. Presented by Sir Thomas White, March 31, 1919.
Printed for distribution and sessional papers.

5*a*. Further Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1920. Presented by Sir Thomas White, July 3, 1919.
Printed for distribution and sessional papers.

5*b*. Further Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1920. Pesented by Sir Thomas White, July 5, 1919.
Printed for distribution and sessional papers.

5*c*. Further Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1912.
Printed for distribution and sessional papers

8. Report of the Superintendent of Insurance for the year 1918—Vols. I and II.
Printed for distribution and sessional papers.

9. Abstract of Statements of Insurance Companies in Canada for the year ended 31st December, 1918. (Subject to corrections.) Presented by Hon. Mr. Maclean, June 23, 1919.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 3.

10. Annual Report of the Department of Trade and Commerce, for the fiscal year ending 31st March, 1919. Presented by Hon. Mr. Burrell, July 4, 1919.
Printed for distribution and sessional papers.

10*a*. Report relating to Mail Subsidies and Steamship Subventions as controlled by the Department of Trade and Commerce, for the fiscal year ending 31st March, 1918, with traffic returns, etc., to 31st December, 1918. Presented by Hon. Mr. Maclean, May 8, 1919.
Printed for distribution and sessional papers.

10*b*. Annual Report of the Trade of Canada (imports for consumption and exports), for the fiscal year ending 31st March, 1918. Presented by Hon. Mr. Maclean, May 28, 1919.
Printed for distribution and sessional papers.

10*c*. Grain Commissioners of Canada, year ending March 31, 1918.
Printed for distribution and sessional papers.

10*d*. Criminal Statistics for year ended September, 1918.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 4.

11. Trade Report of the Department of Customs containing the tables and statements of Imports and Exports of the Dominion of Canada for the fiscal year ending 31st March, 1918. Presented by Hon. Mr. Reid, March 18, 1919.
Printed for distribution and sessional papers.

11*a*. Shipping Report of the Department of Customs, containing the statements of Navigation and Shipping of the Dominion of Canada, for the fiscal year ending 31st March, 1918. Presented by Hon. Mr. Reid, March 25, 1919.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 5.

12. Reports, Returns and Statistics of the Inland Revenue of the Dominion of Canada, for the year ending 31st March, 1918.—Part I.—Excise. Presented by Hon. Mr. Reid, March 18, 1919... .. .. *Printed for distribution and sessional papers.*

13. Inland Revenue, Annual Report, Part II—Weights and Measures, Gas and Electricity.
Printed for distribution and sessional papers.

14. Inland Revenue, Annual Report, Part III—Adulteration of Food.
Printed for distribution and sessional papers.

15. Report of the Minister of Agriculture for the Dominion of Canada, for the year ending 31st March, 1918. Presented by Hon. Mr. Crerar, February 28, 1919.
Printed for distribution and sessional papers.

15*a*. The Agricultural Instruction Act, 1917-18, pursuant to section 8, chapter 5 of 3-4 George V. Presented by Hon. Mr. Crerar, February 28, 1919.
Printed for distribution and sessional papers.

15*b* Report of the Veterinary Director General for the year ending March 31, 1918. Presented by Hon. Mr. Carvell, July 5, 1919... .. ..*Printed for distribution and sessional papers.*

16. Report of the Dominion Experimental Farms for the fiscal year ending 31st March, 1918. —Appendix to the Report of the Minister of Agriculture. Presented by Hon. Mr. Crerar, February 28, 1919.. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 6.

17. Report of the Census of Industry, 1917. Part I, Agricultural Statistics. Presented by Hon. Mr. Carvell, March 18, 1919.. .. ..*Printed for distribution and sessional papers.*

17*a*. Report of the Census of Industry, 1917—Part II. Dairying.
Printed for distribution and sessional papers.

17*b*. Report of the Census of Industry, 1917—Part III. Fisheries Statistics.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 6—*Continued.*

17*c*. Report of the Census of Industry, 1917—Part IV, Section 4, Pulp and Paper. Presented by Hon. Mr. Maclean, April 24, 1919.. ..*Printed for distribution and sessional papers.*

17*c*. (1) Report of the Census of Industry, 1917, Part IV—Forestry—Lumber, Laths and Shingles. *Printed for distribution and sessional papers.*

17*c*. (3) Report of the Census of Industry, 1917—Part IV—Forestry—Sash and Doors, Planing Mills, etc. *Printed for distribution and sessional papers.*

17*c*. (4) Report of the Census of Industry, 1917, Part IV—Forestry—Pulp and Paper. *Printed for distribution and sessional papers.*

17*c*. (5) Report of the Census of Industry, 1917, Part IV—Forestry—Wood Distillation. *Printed for distribution and sessional papers.*

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18. Annual Report of the Department of Immigration and Colonization, for the fiscal year ending 31st March, 1918. Presented by Hon. Mr. Calder, February 28, 1919. *Printed for distribution and sessional papers.*

19. Report of the Minister of Public Works on the works under his control, for the fiscal year ending 31st March, 1918. Presented by Hon. Mr. Carvell, February 26, 1919. *Printed for distribution and sessional papers.*

20. Annual Report of the Department of Railways and Canals, for the fiscal year from 1st April, 1917, to 31st March, 1918. Presented by Hon. Mr. Reid, March 26, 1919. *Printed for distribution and sessional papers.*

20*a*. Canal Statistics for the season of navigation, 1918. Presented by Hon. Mr. Reid, May 30, 1919.. .. ..*Printed for distribution and sessional papers.*

20*b*. Railway Statistics of the Dominion of Canada, for the year ending 30th June, 1918. Presented by Hon. Mr. Reid, May 30, 1919. ..*Printed for distribution and sessional papers.*

20*c*. Thirteenth Report of the Board of Railway Commissioners for Canada, for the year ending 31st March, 1918. Presented by Hon. Mr. Reid, February 27, 1919. *Printed for distribution and sessional papers.*

20*d*. Telephone Statistics of the Dominion of Canada, for the year ending 30th June, 1918. Presented by Hon. Mr. Reid, April 24, 1919. *Not printed.*

20*e*. Express Statistics of the Dominion of Canada, for the years ended June 30, 1917 and 1918. Presented by Hon. Mr. Reid, April 24, 1919.. *Not printed.*

20*f*. Telegraph Statistics of the Dominion of Canada, for the years ending June 30, 1917 and 1918. Presented by Hon. Mr. Reid, April 24, 1919. *Not printed.*

CONTENTS OF VOLUME 8.

21. Fifty-first Annual Report of the Department of Marine and Fisheries, for the year 1917-18—Marine. Presented by Hon. Mr. Maclean, Febuary 26, 1919. *Printed for distribution and sessional papers.*

22. List of Shipping issued by the Department of Marine and Fisheries, as on the 31st December, 1918. Presented by Hon. Mr. Ballantyne, June 16, 1919. *Printed for distribution and sessional papers.*

23. Supplement to the Fifty-first Annual Report of the Department of Marine and Fisheries, for the fiscal year 1917-18 (Marine)—Steamboat Inspection Report. Presented by Hon. Mr. Ballantyne, May 13, 1919... .. .. ..*Printed for distribution and sessional papers.*

24. Report of the Postmaster General, for the year ending 31st March, 1918. Presented by Hon. Mr. Rowell, February 26, 1919.. ..*Printed for distribution and sessional papers.*

25. Annual Report of the Department of the Interior, for the fiscal year ending 31st March, 1918. Presented by Hon. Mr. Meighen, March 4, 1919. *Printed for distribution and sessional papers.*

26. Summary Report of the Geological Survey, Department of Mines, for the calendar year 1918. Presented by Hon. Mr. Maclean, March 28, 1919. *Printed for distribution and sessional papers.*

26*a*. Summary Report of the Mines Branch of the Department of Mines, for the calendar year, 1918.. .. .. *Printed for distribution and sessional papers.*

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27. Report of the Department of Indian Affairs, for the year ending 31st March, 1918. Presented by Hon. Mr. Meighen, March 6, 1919.
Printed for distribution and sessional papers.

28. Report of the Royal Northwest Mounted Police, for the year ending 30th September, 1918. Presented by Hon. Mr. Rowell, June 16, 1919.
Printed for distribution and sessional papers.

29. Report of the Secretary of State of Canada, for the year ending 31st March, 1918. Presented by Hon. Mr. Burrell, March 3, 1919.
Printed for distribution and sessional papers.

29*a*. Canadian Archives, for year ended December 31, 1918.
Printed for distribution and sessional papers.

30. The Civil Service List of Canada, 1918. Presented by Hon. Mr. Burrell, March 12, 1919.
Printed for distribution and sessional papers.

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31. Tenth Annual Report of the Civil Service Commission of Canada, for the year ending 31st August, 1918. Presented by Hon. Mr. Burrell, April 7, 1919.
Printed for distribution and sessional papers.

32. Annual Report of the Department of Public Printing and Stationery, for the fiscal year ending 31st March, 1918. Presented by Hon. Mr. Maclean, April 10, 1919.
Printed for distribution and sessional papers.

33. Report of the Secretary of State for External Affairs, for the year ending 31st March, 1918. Presented by Hon. Mr. Rowell, April 9, 1919.
Printed for distribution and sessional papers.

34. Report of the Minister of Justice as to Penitentiaries, for fiscal year ending March 31. 1918.
Printed for distribution and sessional papers.

35. Report of the Militia Council for the Dominion of Canada, for the fiscal year ending 31st March, 1918. Presented by Hon. Mr. Mewburn, February 26, 1919.
Printed for distribution and sessional papers.

36. Report of the Department of Labour, for the fiscal year ending 31st March, 1918. Presented by Sir Thomas White, May 26, 1919.
Printed for distribution and sessional papers.

37. Annual Report of the Editorial Committee on Governmental Publications, dated 1st March, 1919. Presented by Hon. Mr. Maclean, April 16, 1919.
Printed for distribution and sessional papers.

38. Report of the Department of the Naval Service, for the fiscal year ending 31st March, 1918. Presented by Hon. Mr. Maclean, February 28, 1919.
Printed for distribution and sessional papers.

39. Fifty-first Annual Report of the Fisheries Branch of the Department of the Naval Service, 1918. Presented by Hon. Mr. Maclean, February 28, 1919.
Printed for distribution and sessional papers.

40. Report of the Joint Librarians of Parliament. Presented by Hon. Mr. Speaker, February 20, 1919.. .. .. .

CONTENTS OF VOLUME 10—*Continued.*

45. Statement of fees received on account of Sick Mariners' Fund during the fiscal year 1917-18, in accordance with the provisions of Section 387 of Chapter 113, of the Revised Statutes of Canada, 1906.—(*The Senate.*).. .. ..*Not printed.*

46. Copies of General Orders promulgated to the Militia for the period between 1st January, 1918, and 2nd February, 1919. Presented by Hon. Mr. Mewburn, February 26, 1919. *Not printed.*

47. Copies of all Routine Orders of the Canadian Expeditionary Force promulgated from 2nd January, 1918, to 22nd February, 1919. Presented by Hon. Mr. Mewburn, February 26. 1919.. .. ..*Not printed.*

48. Copy of a despatch from the Right Hon. the Secretary of State for the Colonies to His Excellency the Governor General, transmitting copies of a parliamentary paper containing extracts from the minutes of the proceedings of the Imperial War Conference, 1918, and papers laid before the conference. Presented by Hon. Mr. Rowell, February 26, 1919.. .. ..*Not printed.*

49. Statement showing appropriation account of the Royal Northwest Mounted Police, 1917-18, in accordance with Chapter 91, Section 27, of the Revised Statutes. Presented by Hon. Mr. Rowell, February 26, 1919.. .. ..*Not printed.*

49*a*. Copy of Orders in Council, as follows:—

P.C. 1287, dated 25th May, 1918,—Leave of absence for members of the force overseas.

P.C. 2213, dated 7th October, 1918,—Prohibiting members of the Royal Northwest Mounted Police from becoming associated with any trades union organization.

P.C. 3076, dated 12th December, 1918,—Increasing the force of the Northwest Mounted Police to its authorized strength of 1,200, etc.

P.C. 3175, dated 24th December, 1918,—Increased pay to non-commissioned officers and men of the Royal Northwest Mounted Police.

P.C. 159, dated 27th January, 1919,—Transfer of the control of the registration of alien enemies for the provinces of Manitoba, British Columbia, Saskatchewan, Alberta, and that part of Ontario in Military District No. 10. Presented by Hon. Mr. Rowell, February 28, 1919.. .. ..*Not printed.*

50. Copies of Orders in Council, as follows:—

P.C. 2206, dated 12th September, 1918,—Extension of scope of Department of Public Information.

P.C. 2208, dated 12th September, 1918,—Appointment of Dr. George H. Locke as Associate Director of Public Information. Presented by Hon. Mr. Rowell, February 26, 1919.. .. ..*Not printed.*

50*a*. Return to an Order of the House of the 24th March, 1919, for a return showing:—1. The duties of the Department of Public Information. 2. What publication it issues. 3. The annual cost of the department. 4. The names of the men employed, their former occupations and present salaries. 5. The number of newspaper men employed by the said department. Presented March 31, 1919.—*Mr. Pedlow*.. .. ..*Not printed.*

50*b*. Return to an Order of the House of the 19th March, 1919, for a return showing the names of all persons employed up to 1st March, 1919, in the Department of Public Information, the class of work each person is doing, the salary or wages paid, the living or other expenses paid, and the former occupation of each person, along with a statement showing what other work, if any, said person was employed in. Presented April 1, 1919.—*Mr. Proulx*.. .. ..*Not printed.*

51. Copies of Orders in Council passed since last session of parliament in respect to emergency legislation, as follows:—

P.C. 1187, dated 18th May, 1918.—Requests War Trade Board to communicate with responsible persons with a view to increasing the production of pig-iron in Canada on the basis of a government guarantee for the purchase of the product for a series of years and to report.

P.C. 1507, dated 15th June, 1918,—Prohibits exportation of leather except under license.

P.C. 1525, dated 22nd June, 1918,—Authorizes War Trade Board to negotiate with a responsible company from British Columbia to be formed, to establish a blast furnace and manufacture pig-iron.

P.C. 1798, dated 27th July, 1918,—Approves regulations amending the regulations of the 15th March, 1918, respecting the price of coal and importation, etc, thereof, as to method of calculating overhead charges to determine the cost price of coal, etc.

P.C. 2022, dated 16th August, 1918,—Authorizes Fuel Controller to make regulations subject to the approval of the Governor General in Council governing the price of gasolene and fuel oil and the production, distribution, sale, etc., thereof, and to make any necessary investigation.

CONTENTS OF VOLUME 10—*Continued.*

P.C. 2095, dated 3rd September, 1918,—Empowers War Trade Board to control and regulate the production and distribution of iron and steel and the products thereof, and to make orders to increase the production thereof and if necessary to place government orders or give assistance subject to the approval of the Governor in Council

P.C. 2136, dated 3rd September, 1918,—Authorizes bounties on linen yarns spun in Canada from Canadian flax in the three years beginning 1st April, 1919, and ending 31st March, 1922

P.C. 2153, dated 5th September, 1918,—Further amends the Order in Council of the 11th June, 1917, creating and giving powers to the Board of Grain Supervisors.

P.C. 2370, dated 2nd October, 1918,—Approved regulations as to gasolene respecting permits to dealers and retail prices and prohibiting retail sale on Sunday.

P.C. 2483, dated 9th October, 1918,—Approves regulations and agreement submitted by Board of Grain Supervisors respecting chartering and marine insurance on grains until the close of navigation. Presented by Hon. Mr. Maclean, February 26, 1919.. .. .. .

CONTENTS OF VOLUME 10—*Continued.*

P.C. 2707, dated 6th November, 1918,—Rates of pay, R.C.N.S.
P.C. 2893, dated 23rd November, 1918,—Provisional allowance. Presented by Hon. Mr. Maclean, February 28, 1919.. .. .. .

CONTENTS OF VOLUME 10—*Continued.*

57. P.C. 2854, dated 20th November, 1918,—Persons composing Board of Directors of the Canadian Northern Railway Company to be from time to time also Board of Management of the Canadian Government Railways.

P.C. 2454, dated 4th October, 1918,—Purchase of balance of capital stock of the Canadian Northern Railway Company.

P.C. 2331, dated 23rd September, 1918,—Acquirement of the Toronto Suburban Railway Company and the Toronto Eastern Railway Company by the Directors of the Canadian Northern Railway Company.

P.C. 3182, dated 27th December, 1918,—Transfer of two wharves (ocean piers Nos. 2 and 3), at Ogden Point, Victoria, B.C., to the control of the Board of Directors of the Canadian Northern Railway.

P.C. 3122, dated 20th December, 1918,—Authorizing the use of the name "Canadian National Railways," in lieu of the names Canadian Northern Railway System and Canadian Government Railways.

P.C. 3120, dated 20th December, 1918,—Equipment requirements for the year 1919, covering the Canadian Northern Railway System and the Canadian Government Railways.

P.C. 3121, dated 20th December, 1918,—Authorizing the directors of the Canadian Northern Railway to incur expenditures for work urgently required on the Canadian Northern Railway or Government Railways System, not to exceed in all ten million dollars.

P.C. 2111, dated 30th August, 1918,—Acquiring branch lines in New Brunswick as feeders to the Government Railway System.

P.C. 182, dated 29th January, 1919,—Government wharf at Vancouver, B.C., removed from the control of the Vancouver Harbour Commissioners to that of the Department of Railways and Canada.

P.C. 1691, dated 5th July, 1918,—Loan to Canadian Northern Railway Company. Presented by Hon. Mr. Reid, February 28, 1919.. .. ..*Not printed.*

58. P.C. 117, dated 20th January, 1919,—Engineering data on the construction of the Quebec Bridge to be printed for distribution. Presented by Hon. Mr. Reid, February 28, 1919.. .. ..*Not printed.*

59. P.C. 1768, dated 16th July, 1918,—Wage increase on Canadian Railways; increase in freight rates on Canadian Railways. Presented by Hon. Mr. Reid, February 28, 1919. *Not printed.*

60. Report of the Canada Food Board, 1918. Presented by Hon. Mr. Crerar, February 28, 1919.. .. ..*Not printed.*

61. Regulations under "The Destructive Insect and Pest Act," pursuant to Section 9, Chapter 31 of 9-10 Edward VII. Presented by Hon. Mr. Crerar, February 28, 1919..*Not printed.*

62. Copy of the Judgment and Reasons of the Supreme Court of Canada in the case of George Edwin Gray, *Habeas Corpus* proceedings. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

63. P.C. 113, dated 17th January, 1919,—Prohibiting the import and export of Russian roubles. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

64. P.C. 3188, dated 14th January, 1919,—Repealing restrictions on issue of securities and shares. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

65. P.C. 3208, dated 2nd January, 1919,—Respecting credit to Imperial Government for purchase of timber in Canada. Presented by Sir Thomas White, February 28, 1919. *Not printed.*

66. P.C. 2355, dated 25th September, 1918,—Respecting the National War Savings Committee. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

67. P.C. 2740, dated 7th November, 1918,—Placing potatoes on free list. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

68. P.C. 2089, dated 24th August, 1918,—Prohibiting export of silver. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

69. P.C. 1354, dated 3rd June, 1918,—Prohibiting export of gold. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

70. P.C. 2001, dated 14th August, 1918,—Respecting undertaking with banks in connection with 1918 wheat crop. Presented by Sir Thomas White, February 28, 1918 .. ..

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73. P.C. 2823, dated 15th November, 1918.—Establishment of a sub-committee of Council, dealing with demobilization questions and industrial labour conditions. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

74. P.C. 2798, dated 15th November, 1918,—Establishing a Power Sub-Committee of the Cabinet. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

75. P.C. 2734, dated 7th November, 1918,—Establishing the Canadian Trade Mission in London. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

76. P.C. 2270, dated 16th September, 1919,—Establishment of "The Paper Control Tribunal."

P.C. 2310, dated 19th September, 1918,—Appointment of three judges to be members of "The Paper Control Tribunal."

P.C. 2581, dated 19th October, 1918,—Licenses for export of paper. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

76a. Copies of Orders in Council respecting the quantity and price of newsprint to be furnished by the manufacturers to the publishers in Canada, from the 7th February, 1917, to 11th November, 1918, inclusive. Presented by Sir Thomas White, July 3, 1919.. .. ..*Not printed*

77. P.C. 1222, dated 18th May, 1918,—Amalgamating and combining the Department of Customs and Inland Revenue. Presented by Sir Thomas White, February 28, 1919. *Not printed.*

78. And also,—Copy of Mr. Justice Hodgins' Report on the *Northland* inquiry. Presented by Sir Thomas White, February 28, 1919.. .. ..*Not printed.*

79. P.C. 968, dated 25th May, 1918,—Regulations *re* Documents to be carried.

P.C. 1325, dated 29th May, 1918,—Reward for apprehension of deserters.

P.C. 1305, dated 5th June, 1918,—Control of Dominion Police Force transferred to Department of Militia and Defence. Remuneration of members and establishment of Force.

P.C. 1459, dated 12th June, 1918,—Natives of India of unmixed Asiatic descent and their descendants exempt from military service.

P.C. 1490, dated 15th June, 1918,—Amendment to Section 1, Paragraph (a) of 30th April, 1918,—Documents to be carried.

P.C. 1567, dated 22nd June, 1918,—Amendments to Sections 4 and 5, P.C. 919, 20th April, 1918. Cancelling exemption to all members of Class 1 who at the date of the claim for exemption made by or on their behalf gave their ages as 20, 21 or 22.

P.C. 1697, dated 5th July, 1918,—Men whose exemptions were cancelled by virtue of P.C. 919 of 20th April, 1918, to be dealt with as provided by that Order in Council, notwithstanding judgment of Supreme Court of Alberta.

P.C. 1647, dated 12th July, 1918,—Regulation *re* issue of temporary exemption certificate.

P.C. 1795, dated 17th July, 1918,—Hearing by Supreme Court of case of George Edwin Gray.

P.C. 1850, dated 27th July, 1918,—Regulation *re* discharge of members of C.E.F. to R.F.C. and R.A.F.

P.C. 1851, dated 27th July, 1918,—Regulation *re* duties of man who becomes resident of Canada after class of which he is a member has been called out.

P.C. 1931, dated 1st August, 1918,—Draft Proclamation *re* amnesty to deserters and defaulters.

P.C. 1906, dated 5th August, 1918,—Penalty for employing, concealing or assisting deserter or absentee without leave, Section 106, Regulations amended.

P.C. 1907, dated 5th August, 1918,—American Convention enforced from July 30, 1918.

P.C. 1953, dated 10th August, 1918,—Regulations *re* 100,000 limit.

P.C. 2044, dated 20th August, 1918,—Regulations of American Convention.

P.C. 2017, dated 3rd September, 1918,—Provision for certain British subjects who are also subjects of Neutral State making declaration of alienage during war. Regulation 11 amended.

P.C. 2138, dated 5th September, 1918,—Regulation amending clause "C," Section 1 of P.C. 1013 of April 30, 1918, in so far as the Provinces of Manitoba, Saskatchewan and Alberta are concerned.

P.C. 2242, dated 13th September, 1918,—Penalty for giving false or misleading information on questionnaire and for failure to return questionnaire within the prescribed time. Section 93 Regulations amended.

P.C. 2243, dated 13th September, 1918,—Penalty for attempting to bribe any person connected with administration of Act.

P.C. 2252, dated 13th September, 1918,—Additional powers conferred on the Chief Commissioner of Dominion Police.

CONTENTS OF VOLUME 10—*Continued.*

P.C. 2122, dated 19th September, 1918,—Documents to be carried (P.C. 1013 of the 30th April, 1918, P.C. 1226, of the 20th May, 1918, and P.C. 1490 of the 15th June, 1918, amended).

P.C. 2320, dated 19th September, 1918,—Powers conferred on the Chief Commissioner of Dominion Police (P.C. 1852, 27th July, 1918, amended).

P.C. 2410, dated 28th September, 1918,—Regulation *re* extension of time for laying a complaint for an offence punishable on summary conviction under the authority of the War Measures Act, 1914.

P.C. 2452, dated 4th October, 1918,—Order to report for medical examination (Section 1, paragraph "m" Regulations amended).

P.C. 2453, dated 4th October, 1918,—Sections 81, 82, 106 Regulations amended.

P.C. 2517, dated 11th October, 1918,—Regulations *re* change of occupation during winter months.

P.C. 2492, dated 12th October, 1918,—Penalty for concealing or assisting deserter or absentee without leave (Regulation 106 amended).

P.C. 2553, dated 17th October, 1918,—The issue under the signature of the Central Appeal Judge or the Clerk to the Central Appeal Judge or the Judge of any Appeal Tribunal of certified copies or certificate as to records, proceedings or decisions in their respective offices and such copies or certificate shall be receivable in evidence.

P.C. 2585, dated 23rd October, 1918,—In case of man who fails to report for duty or for medical examination as ordered by Registrar, certificate of Registrar to be accepted as evidence. P.C. 3168, 9th November, 1917, amended.

P.C. 2586, dated 23rd October, 1918,—Regulation *re* person who fails to report to the Registrar as required by P.C. 919 of 20th April, 1918, or by the Proclamation of 6th May, 1918, shall be deemed to be a soldier absent without leave from midnight of the last day limited for reporting.

P.C. 2587, dated 23rd October, 1918,—Duty of employer to give certain information. Penalty for failure. P.C. 510, 2nd March, 1918, amended.

P.C. 2588, dated 23rd October, 1918,—Registrar empowered to determine any application for renewal of exemption.

P.C. 2622, dated 25th October, 1918,—Regulations *re* Mennonites and Doukhobors.

P.C. 2631, dated 26th October, 1918,—Franking privilege extended to the Clerk of the Central Appeal Judge.

P.C. 2632, dated 26th October, 1918,—Penalty for failure to attend to medical examination. Section 104 Regulations amended.

P.C. 2658, dated 30th October, 1918,—Regulations *re* discharge from C.E.F. to R.F.C. and R.A.F. P.C. 1850, 27th July, 1918, amended.

P.C. 2694, dated 2nd November, 1918,—Regulations *re* identification of persons excepted from Military Service, etc.

P.C. 2828, dated 15th November, 1918,—Rescinding Order in Council, P.C. 1433, dated 24th May, 1917, *re* exodus from Canada of persons likely to be affected by the Military Service Act.

P.C. 3051, dated 11th December, 1918,—Discharge of men belonging to Class 1 who could not be usefully employed in the C.E.F. by reason of low category.

P.C. 3090, dated 16th December, 1918,—Proceedings in relation to applications for exemption to be suspended during the armistice.

P.C. 3107, dated 17th December, 1918,—Regulations *re* transfer of prisoners from one prison to another when accommodation is not sufficient.

P.C. 3211, dated 2nd January, 1919,—Regulations *re* procedure against deserters and persons absent from Military Service without leave, amended.

P.C. 101, dated 16th January, 1919,—Regulations *re* failing to report for duty. Certificate of Registrar to be accepted as evidence.

P.C. 102, dated 16th January, 1919,—Regulations *re* reward for apprehension of deserters.

P.C. 293, dated 12th February, 1919,—Prosecutions under Section 16, Sub-section of the Military Service Act, 1917. Consent of Minister of Justice, etc.

P.C. 314, dated 12th February, 1919,—Regulations *re* deserters and absentees without leave may be delivered into military custody. Trial of such persons. Presented by Hon. Mr. Meighen, February 28, 1919.. .. ..*Not printed.*

79*a*. Copies of Orders in Council in respect to Militia and Defence and the Canadian Expeditionary Forces. Presented by Hon. Mr. Mewburn, March 4, 1919.. .. ..*Not printed.*

80. Copy of a General Order of the Supreme Court, adopted on the 8th October, 1918, amending certain Rules of the Supreme Court of Canada. Presented by Hon. Mr. Meighen, February 28, 1919.. .. ..*Not printed.*

81. Copy of a Parliamentary Paper (C.D. 9212) containing the conditions of the Armistice with Germany, received by His Excellency the Governor General from the Secretary of State for the Colonies, together with a copy of a telegram from His Majesty's Ambassador at Paris, on the subject of the extension of the Armistice with Germany. Presented by Hon. Mr. Rowell, February 28, 1919.. .. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

81*a*. *Also*,—Copy of the terms of the Armistice with Turkey and of the Armistice with Austria-Hungary, received by His Excellency the Governor General from the Secretary of State for the Colonies. Presented by Hon. Mr. Rowell, February 28, 1919. *Not printed.*

81*b*. Copy of a letter from the Secretary of State for the Colonies, to His Excellency the Governor General, of the 25th of February, 1919, transmitting copies of the Convention signed on the 16th January, 1919, prolonging the Armistice with Germany, together with copies of the Financial Protocol of the 13th of December, 1918. Presented by Hon. Mr. Rowell, March 18, 1919.. .. ..*Not printed.*

81*c*. Copy of a pamphlet received from the Secretary of State for the Colonies, intituled: "Terms of the Armistice concluded between the allied Governments and the Governments of Germany, Austria-Hungary and Turkey. Presented by Hon. Mr. Rowell, May 5, 1919.. .. ..*Not printed.*

82. Statement of Wharfage Collections for the fiscal year 1917-18, in accordance with the provisions of Chapter 112, Section 14, Revised Statutes, 1906. Presented by Hon. Mr. Maclean, February 28, 1919.. .. ..*Not printed.*

83. Statement of Superannuation and Retiring Allowances in the Civil Service during the year ending 31st December, 1918, showing name, rank, salary, service allowance and cause of retirement of each person superannuated or retired, also whether vacancy has been filled by promotion, or by appointment, and the salary of any new appointee. Presented by Sir Thomas White, March 3, 1919.. .. ..*Not printed.*

84. Statement in pursuance of Section 17 of the Civil Service Insurance Act, for the year ending March 31, 1918. Presented by Sir Thomas White, March 3, 1919. ..*Not printed.*

85. Statement of Governor General's Warrants issued since the last Session of Parliament on account of 1918-19. Presented by Sir Thomas White, March 3, 1919..*Not printed.*

86. Statement of the Receipts and Expenditures of the Royal Society of Canada, for the year ended April 30, 1918. Presented by Sir Thomas White, March 3, 1919. *Not printed.*

87. Statement of Receipts and Expenditures of the National Battlefields Commission to 31st March, 1918. Presented by Sir Thomas White, March 3, 1919.. .. ..*Not printed.*

88. Statements of Expenditure on account of "Miscellaneous Unforeseen Expenses," from the 1st April, 1918, to the 21st February, 1919, in accordance with the Appropriation Act of 1918. Presented by Sir Thomas White, March 3, 1919.. .. ..*Not printed.*

89. Statement of Temporary Loans issued by the Government of Canada since the last Session of Parliament still outstanding. Presented by Sir Thomas White, March 3, 1919.. .. ..*Not printed.*

90. Report of the Ottawa Improvement Commission for the fiscal year ended March 31, 1918, including a summary of the receipts and expenditures from its inception in August, 1899, to March 31, 1918. Presented by Sir Thomas White, March 3, 1919...*Not printed.*

91. Statement of Treasury Board over-ruling, under Section 44, Consolidated Revenue and Audit Act. Presented by Sir Thomas White, March 3, 1919.. .. ..*Not printed.*

92. P.C. 1743, dated 11th July, 1918,—Declaring principles and policies *re* industrial disputes and urging their adoption upon employers and employees for the duration of the war.

P.C. 2195, dated 12th September, 1918,—*Re* Employment Offices Co-ordination Act. Submitting form of agreement to be entered into with the provinces.

P.C. 2333, dated 23rd September, 1918,—*Re* Canada Registration Board. Requiring certain returns from employers.

P.C. 2461, dated 4th October, 1918,—*Re* Cost of Living. Rescinding previous Orders owing to certain defects therein and making regulations.

P.C. 2525, dated 11th October, 1918,—*Re* Industrial Disputes Investigation Act. Prohibition of strikes in war industries.

P.C. 2808, dated 19th November, 1918,—Repealing Order in Council No. 2525.

P.C. 3069, dated 11th December, 1918,—*Re* Cost of Living. Rescinding Order in Council No. 2461 and making regulations.

P.C. 3111, dated 17th December, 1918,—*Re* Employment Offices Co-ordination Act. Providing regulations thereunder.

P.C. 3171, dated 24th December, 1918,—*Re* Employment Offices Co-ordination Act. Providing for establishment and maintenance of certain employment bureaus.

P.C. 17, dated 6th January, 1919,—*Re* Employment Offices Co-ordination Act. Making regulations as to employment returns.

P.C. 39, dated 11th January, 1919,—Employment offices Co-ordination Act. Providing for cost of maintenance of certain employment offices from War Appropriation. Presented by Hon. Mr. Maclean, March 3, 1919.. .. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

93. Copy of a cable (in extended form) received by His Excellency the Governor General from the Secretary of State for the Colonies on February 14, 1919, giving a summary of the League of Nations Covenant presented to the Peace Conference by the League of Nations Commission. Presented by Hon. Mr. Rowell, March 3, 1919. *Not printed.*

93*a*. Copy of a letter received by His Excellency the Governor General from the Secretary of State for the Colonies, dated February 28, 1919, with accompanying printed copies of the draft League of Nations Covenant. Presented by Hon. Mr. Rowell, March 24, 1914.. .. ..*Printed for distribution and sessional papers.*

93*b*. Copy of the revised draft of the League of Nations Covenant, as approved by the Peace Conference in plenary session on April 28, 1919. Presented by Hon. Mr. Rowell, May 5, 1919.. .. ..*Printed for distribution and sessional papers.*

94. Order in Council, dated 5th November, 1918, with regard to remissions made under Section 88 of The Indian Act, Chapter 81, R.S.C. 1906. Presented by Hon. Mr. Meighen, March 4, 1919.. .. ..*Not printed.*

95. P.C. 2860, 20th November, 1918, providing for the issue of supplementary letters patent in favour of the present owners of certain lands, conveying the right to the clay which may be found therein.

P.C. 2827, 20th November, 1918, providing that the pre-emption entry of Omer Lethiecq be cancelled and sold to his wife, he having been sentenced to serve 12 years in the Prince Albert penitentiary.

P.C. 2842, 20th November, 1918, ordering that further residence by Ben Henry, holding homestead and pre-emption entries for certain Dominion Lands, be dispensed with owing to his ill-health and consequent inability to perform further residence duties.

P.C. 2841, 20th November, 1918, ordering that further residence on the part of Lucy Knott, an entrant under a South African Volunteer Scrip grant, be dispensed with as she is unable to perform further residence owing to ill-health.

P.C. 2941, 29th November, 1918, providing for the confirmation of an exchange of lands with the Hudson's Bay Company, and granting the land so exchanged to Sam Doubuch (Dowbuch) upon certain terms and conditions.

P.C. 42-2993, 3rd December, 1918, setting apart and appropriating certain land for cemetery purposes and authorizing a grant thereof for the said purposes.

P.C. 43-2993, 3rd December, 1918, setting apart and appropriating certain land for church purposes, and authorizing a grant thereof.

P.C. 3102, 17th December, 1918, transferring control of certain land to the Royal Northwest Mounted Police.

P.C. 3103, 17th December, 1918, providing for the issue of patent to Samuel Ingram in lieu of land surrendered by Mr. Ingram, which is unsuitable for agricultural development and has been reserved for inclusion in a forest reserve.

P.C. 3115, 21st December, 1918, ordering that title to certain Dominion Lands be vested in George F. Green in lieu of land surrendered by Mr. Green, which has been recommended for inclusion in a forest reserve.

P.C. 3192, 27th December, 1918, providing for the leasing of a tract of land to a company cutting clay which has been found to be suitable for use in connection with the manufacture of cement.

P.C. 31-27, 7th January, 1919, rescinding an Order in Council of the 15th February, 1911, and setting apart certain land in the Province of Alberta for exhibition grounds and experimental station purposes, and authorizing a grant thereof.

P.C. 38-27, 7th January, 1919, authorizing a grant of land to the Synod of the Diocese of Athabasca.

P.C. 3200, 14th January, 1919, making regulations for the drainage of Dominion Lands in the Provinces of Alberta and Saskatchewan.

P.C. 134, 20th January, 1919, providing for the issue of a permit to a company to remove earth for the purpose of filling in a trestle, and the payment of a royalty therefor.

P.C. 2459, 7th October, 1918, recommending that further residence duties be waived and authority given for the issue of patents for Dominion Lands in the case of John S. Reid, permanently disabled through illness.

P.C. 2460, 7th October, 1918, authorizing the issue of a license of occupation for the bed of the Peace River at a certain place, in favour of the Edmonton-Dunvegan and British Columbia Railway Company.

P.C. 2484, 9th October, 1918, authorizing the issue of a license of occupation for a portion of the bed of the Assiniboine River in favour of the Canadian Northern Railway Company.

P.C. 2557, 19th October, 1918, ordering that the land covered by a certain road be transferred to the Crown in the right of the Province of Manitoba.

P.C. 2583, 23rd October, 1918, authorizing a free grant of land to Thomas Gladu by virtue of occupancy thereof at the date of the extinguishment of the Indian title.

CONTENTS OF VOLUME 10—*Continued.*

P.C. 2623, 25th October, 1918, authorizing a free grant of land to Peter Loutit, the Elder, by virtue of occupation thereof at the date of the extinguishment of the Indian title.

P.C. 2642, 26th October, 1918, setting apart and expropriating certain Dominion Lands for church purposes, and authorizing a grant thereof to the Russo-Greek Orthodox Parish of Torpontz.

P.C. 2659, 30th October, 1918, ordering that cerain lands be set apart for Soldier Settlement under certain conditions.

P.C. 2678, 2nd November, 1918, providing that the residence requirements of the Dominion Lands Act be dispensed with in connection with the homestead entry ot George Young, who is unable through illness to complete the requirements.

P.C. 2703, 7th November, 1918, making regulations in reference to the issue of homestead entry to citizens of the United States who are unable to become naturalized.

P.C. 2780, 13th November, 1918, ordering certain land to be withdrawn from a reserve for stock-watering purposes.

P.C. 1911, 5th August, 1918, providing for the exchange of certain lands and a grant of land to Thomas William Ripper, who had made a homestead entry on the Hudson's Bay Lands, the said Hudson's Bay Company having surrendered the land covered by Mr. Ripper's entry, and the granting to the Hudson's Bay Company of certain other land in lieu thereof.

P.C. 1912, 5th August, 1918, confirming an exchange of lands with Mr. Arthur Hitchcock, and authorizing the issue of letters patent in favour of Mr. Hitchcock for certain Dominion Lands exchanged with him.

P.C. 1922, 5th August, 1918, authorizing the Department of the Interior to enter into grazing or other similar leases covering land reserved for the use of the Department of Militia and Defence under certain conditions.

P.C. 6-1992, 17th August, 1918, authorizing a grant of certain Dominion Lands for church and cemetery purposes.

P.C. 2045, 22nd August, 1918, ordering that certain lands be withdrawn from the operation of the Dominion Lands Act, and be set apart as an Indian Reserve.

P.C. 2088, 27th August, 1918, authorizing the Minister to dispense with the performance of residence requirements under the Dominion Lands Act, and the issue of letters patent in favour of William Marshall Vance, a homesteader who had both feet frozen, necessitating amputation .

P.C. 2159, 6th September, 1918, ordering that certain Dominion Lands at Port Smith Settlement be set apart for the use of the Department of Indian Affairs under certain conditions.

P.C. 56-2207, 12th September, 1918, authorizing a grant of certain Dominion Lands in the Province of Saskatchewan for such purposes.

P.C. 2283, 19th September, 1918, rescinding Clause 12 of the regulations governing the granting of yearly licenses and permits to cut timber on Dominion Lands and substituting another Clause therefor, and rescinding Sub-clause (*c*) of Clause 17, and substituting another therefor, making an amendment to Sub-clause (m) of Clause 17, and making an amendment of Sub-clause 41.

P.C. 2302, 19th September, 1918, recommending that certain lands shall be withdrawn from the operation of the Dominion Lands Act, and set apart for the Indians in the Province of British Columbia.

P.C. 2303, 21st September, 1918, ordering that Section 1 of the Coal Mining Regulations, established by Order in Council dated 20th April, 1910, and amendments thereto be rescinded and a new Section substituted therefor, and made to apply to all coal mining leases already issued, and ordering that the maximum charge specified in the above section shall be increased and made to apply to coal mining rights already disposed of, and ordering that Section 24 of the said regulations be rescinded, and a new section substituted therefor, and ordering a further provision to be inserted, as to the methods for the conservation and recovery of coal, and ordering that a further provision be inserted to create educational facilities in certain cases.

P.C. 2371, 25th September, 1918, providing for the transfer of certain Dominion Lands to the School Lands Endowment Fund, and that lands previously included in the School Lands Endowment Fund be granted to the Town of Drumheller for park purposes.

P.C. 26-2427, 28th September, 1918, setting apart and appropriating certain Dominion Lands for church purposes in the Province of Alberta.

P.C. 2399, 30th September, 1918, ordering that certain lands be wtihdrawn from the operation of the Dominion Lands Act, and set apart for the Indians in the Province of Saskatchewan.

P.C. 1516, 20th June, 1918, granting a lease of coal mining rights under certain lands to the Cadomin Coal Company, Limited.

P.C. 1510, 20th June, 1918, authorizing the Minister of the Interior to sell certain Dominion Lands to Edmund Thompson for reclamation purposes, and to enter into an agreement with the said Edmund Thompson in connection therewith as representatives of His Majesty King George the Fifth.

CONTENTS OF VOLUME 10—*Continued.*

P.C. 1515, 20th June, 1918, authorizing the issue of a free patent of Dominion Lands to Mrs. Flossie Fitzgerald, who has been deserted by her husband, a homestead entrant, she being totally unfit to fulfil the residence requirements.

P.C. 1511, 20th June, 1918, authorizing Miss Margaret Reith to make entries by proxy on behalf of her nephews, W. J. F. Reith, and J. W. Reith, overseas with the Canadian Expeditionary Force.

P.C. 1586, 28th June, 1918, relieving Mr. George Ross from the performance of any further residence duties on his homestead, and authorizing the issue of a free patent to him under certain conditions, he having been admitted to the House for Incurables at Portage la Prairie, Manitoba.

P.C. 1621, 2nd July, 1918, making regulations in connection with the Soldier Settlement Regulations.

P.C. 1658, 6th July, 1918, withdrawing certain Dominion Lands from the Doukhobor Reserves to be dealt with by the Minister of the Interior, subject to certain regulations.

P.C. 1806, 19th July, 1918, ordering title to certain Dominion Lands to be vested in His Majesty King George the Fifth, as represented by the Minister of Public Works for the Province of Alberta.

P.C. 1807, 19th July, 1918, ordering that a certain parcel of Dominion Lands be transferred to the Department of Public Works.

P.C. 1820, 20th July, 1918, authorizing the Minister of the Interior to issue a license of occupation to the Canadian Northern Railway for a certain portion of the Oldman river bed.

P.C. 1819, 25th July, 1918, ordering that a certain parcel of Dominion Lands be transferred to the Department of Indian Affairs for a cemetery.

P.C. 1822, 25th July, 1918, authorizing the Minister to grant the sale of certain Dominion Lands to Mr. William Armstrong as a mill site.

P.C. 1830, 25th July, 1918, authorizing the Minister to grant permits for free grazing privileges for reindeer in a certain area in the Northwest Territories.

P.C. 1828, 25th July, 1918, authorizing a free grant of certain Dominion Lands to J. I McLean, by virtue of his occupation of the land at the date of the extinguishment of the Indian title.

P.C. 1827, 25th July, 1918, providing the authorization of an exchange of certain lands with the Canadian Pacific Railway Company, the company releasing certain lands to be applied for the purposes of an extension to the Stony Indian Reserve, and certain other Dominion lands being granted to the company, the difference in area being credited to the company's land grant.

P.C. 1823, 25th July, 1918, providing for the disposal of certain lots in a subdivision near the station of Badger on the Canadian Northern Railway under certain conditions, which land had been squatted on by certain persons.

P.C. 1910, 5th August, 1918, ordering that a certain road be transferred to the Crown in the right of the Province of Manitoba.

P.C. 873, 13th April, 1918, authorizing a free grant of Dominion Lands to Mr. William Robert Smith by virtue of his occupation of the land at the date of the extinguishment of the Indian title.

P.C. 1012, 30th April, 1918, ordering that Order in Council of the 22nd October, 1901, be rescinded and that certain lands be transferred to the control of the Department of the Interior, and made available for disposal in accordance with the provisions of the Dominion Lands Act.

P. C. 1053, 1st May, 1918, making regulations for the protection of game in the Northwest Territories.

P.C. 1003, 1st May, 1918, giving the Minister of the Interior authority to sell certain land to Clay Armstrong, subject to certain conditions, for the purposes of reclamation.

P.C. 1062, 3rd May, 1918, authorizing a free grant of Dominion Lands to the Rural Municipality of Biggar, No. 347, in the Province of Saskatchewan, for cemetery purposes.

P.C. 1002, 7th May, 1918, authorizing the Minister to lease certain Dominion Lands to the Western Canada Collieries Limited, to be used only in connection with the mining operations of the said Company.

P.C. 1088, 7th May, 1918, authorizing the Minister to arrange for certain sales of School Lands at certain points in the Province of Saskatchewan.

P.C. 1004, 7th May, 1918, making certain regulations to be observed by persons wishing to use fire for clearing land in certain districts.

P.C. 1100, 10th May, 1918, setting apart certain lands in the Province of Alberta, and authorizing a grant thereof to the Knoll Cemetery Company.

P.C. 1190, 17th May, 1918, authorizing a grant of Dominion Lands in the Province of Alberta to the Bishop of Mackenzie River, by virtue of his occupation of the land at the date of the extinguishment of the Indian title.

P.C. 1244, 22nd May, 1918, recommending that the residence requirements of the Dominion Lands Act be dispensed with in the case of Charles Blanchard, who was severely burned and badly frost bitten.

CONTENTS OF VOLUME 10—*Continued.*

P.C. 1268, 25th May, 1918, providing a transfer of certain Dominion Lands to the Crown in the right of the Province of Manitoba.

P.C. 1298, 26th May, 1918, ordering that certain parcels of swamp lands, which were re-transferred to the Dominion of Canada under the provisions of Subsection 2 of Section 5, of the Manitoba Boundaries Extensions Act, be released to His Majesty King George the Fifth for the purposes of the Province of Manitoba.

P.C. 1230, 20th May, 1918, amending regulations for the disposal of petroleum and natural gas rights approved by Order in Council of the 19th of January, 1914.

P.C. 1263, 3rd June, 1918, enacted certain regulations in order to remove doubts which have arisen as to the validity of previous regulations.

P.C. 1101, 3rd June, 1918, ordering the rescinding of Section 27 of the regulations, established by Order in Council of 1st July, 1898, and substituting others therefor.

P.C. 1443, 12th June, 1918, authorizing a free grant of Dominion Lands to Alexander Kennedy by virtue of his occupation of the land at the date of the extinguishment of the Indian title.

P.C. 1480, 17th June, 1918, authorizing the Minister of the Interior to execute an agreement on behalf of His Majesty the King with the Canada Land and Irrigation Company, Limited, in substitution for a previous agreement made on the 31st September, 1914.

Not printed.

95. Return of Orders in Council which have been published in the *Canada Gazette*, between 16th March, 1918, and the 20th January, 1919, in accordance with the provisions of Section 77 of "The Dominion Lands Act," Chapter 20, 7-8 Edward VII, as follows:—

P.C. 60, 16th March, 1918, ordering that no royalty shall be levied or collected by the Crown on coal mined in the Yukon Territory for a period of five years from the 7th day of April, 1918.

P.C. 655, 16th March, 1918, ordering Order in Council of December 18, 1897, cancelled, and dividing the Northwest Territory into three provisional districts, Mackenzie, Keewatin and Franklin, according to the description and map annexed.

P.C. 651, 16th March, 1918, making regulations withdrawing pre-emption entry on Dominion Lands as provided by Section 27 of the Dominion Lands Act, Chapter 20, of 1908, and withdrawing the privilege of purchased homestead entry provided by Section 28 of the said Act, except in the case of land reserved for pre-emption entry for a homesteader on active service, and where notice has been issued to a person allowing him a specified time for securing his pre-emption.

P.C. 662, 16th March, 1918, ordering that certain lands be sold to General Turner at the rate of $1 per acre.

P.C. 705, 22nd March, 1918, providing that the area included within a certain right of way be transferred back to the Department of the Interior by the Department of Militia and Defence for sale to the Canadian Pacific Railway Company under certain conditions.

P.C. 751, 27th March, 1918, providing that further residence requirements be dispensed with in the case of Mr. Earle, a veteran of the South African War.

P.C. 813, 4th April, 1918, authorizing the Minister of the Interior to transfer certain lands from His Majesty King George the Fifth as represented by the Minister of the Interior to His Majesty as represented by the Minister of Public Works for the Province of Alberta.

P.C. 843, 5th April, 1918, providing that residence requirements under the Dominion Lands Act be dispensed with in the case of Harry H. Holmes, who had a considerable part of both his feet amputated.

P.C. 47-768, 5th April, 1918, providing that residence requirements of the Dominion Lands Act be dispensed with in the case of Ole Halsten owing to the physical infirmity of the entrant.

P.C. 48-768, 5th April, 1918, setting apart certain land for cemetery purposes in the Province of Saskatchewan.

P.C. 49-768, 5th April, 1918, dispensing with residence requirements of the Dominion Lands Act in the case of Mr. O. E. Senay, who is physically unfit to continue the performance of his residence duties.

P.C. 62-865, 10th April, 1918, authorizing a free grant to Mr. Robert Jones by virtue of his occupation of the land at the date of the extinguishment of the Indian title.

P.C. 61-865, 10th April, 1918, setting apart certain Dominion Lands for church and cemetery purposes in the Province of Saskatchewan; authorizing a grant to "La Corporation Episcopale Catholique Romaine de Regina."

P.C. 63-865, 10th April, 1918, authorizing a free grant of Dominion Lands to Mr. Benjamin Charles by virtue of his occupation of the said land at the date of the extinguishment of the Indian title.

P.C. 844, 10th April, 1918, authorizing the issue of patent to Mr. J. E. Ingram of certain Dominion Lands in exchange for other land owned by Mr. Ingram.

P.C. 842, 10th April, 1918, authorizing the Minister to have auction sales of School Lands held at certain points. Presented by Hon. Mr. Meighen, March 4, 1919.

Not printed.

CONTENTS OF VOLUME 10—*Continued.*

96. Return of Orders in Council which have been published in the *Canada Gazette,* between the 16th March, 1918, and the 20th January, 1919, in accordance with the provisions of Chapter 47, 2 George V, entitled "The Railway Belt Water Act," as follows:—

P.C. 1296, 6th June, 1918,—Making regulations called Water-lands regulations, effective for disposing of and administering Dominion Lands within the Railway Belt required for the development of water-power, etc.

P.C. 1464, 17th June, 1918,—Recommending certain lands situated in the Railway Belt near Ashcroft be sold to William Henry Hammond on certain conditions. Presented by Hon. Mr. Meighen, March 4, 1919.. .. ..*Not printed.*

97. Return of Orders in Council which have been published in the *Canada Gazette* and in the British Columbia *Gazette,* between 16th March, 1918, and the 20th January, 1919, in accordance with provisions of Subsection (*d*) of Section 38 of the regulations for the survey, administration, disposal and management of Dominion Lands within the 40-mile Railway Belt in the Province of British Columbia, as follows:—

P.C. 896, 12th April, 1918, ordering that the regulations be amended to provide for the leasing of unpatended Dominion Lands within the said Belt (a) where the entrant is on active service, etc.; (b) engaged in some work of national importance, and (c) deceased or insane.

P.C. 908, 22nd April, 1918, amending the regulations to provide that holders of homestead entries, employed as farm labourers, may be allowed the period of such employment as part of period of residence, subject to certain conditions.

P.C. 1509, 22nd June, 1918, amending the regulations by rescinding Section 9, and substituting a new section therefor, defining "highways" and authorizing the Province of British Columbia to construct certain roads, etc.

P.C. 1805, 19th July, 1918, making regulations for the granting of free entries on Dominion Lands in the Railway Belt to settlers under the authority of the Soldiers Settlement Act, 1917.

P.C. 1913, 5th August, 1918, amending Clause 41 of the regulations governing the granting of licenses and permits to cut timber to provide certain conditions for the holders of portable saw mill berths.

P.C. 1997, 14th August, 1918, providing that the title to certain lands described there be vested in His Majesty King George the Fifth for the purposes of the Province of British Columbia.

P.C. 2156, 6th September, 1918, providing that certain lands be vested in His Majesty King George the Fifth for the purposes of the Province of British Columbia.

P.C. 2157, 6th September, 1918, providing that certain lands be vested in His Majesty King George the Fifth for the purposes of the Province of British Columbia.

P.C. 2544, 17th October, 1918, withdrawing certain lands from the operations of the Order in Council of the 17th September, 1889, P.C. 2169. Presented by Hon. Mr Meighen, March 4, 1919... .. ..*Not Printed.*

98. Orders in Council passed under the provisions of Chapter 18, 7-8 George V,—"The Migratory Birds Convention Act." Presented by Hon. Mr. Meighen, March 4, 1919. *Not printed.*

99. Orders in Council which have been published in the *Canada Gazette,* between the 16th March, 1918, and the 20th January, 1919, in accordance with the provisions of Section 19, of Chapter 10, 1-2 George V,—"The Forest Reserves and Parks Act," as follows:—

P.C. 739, 26th March, 1918, authorizing the Minister to accept the surrender of certain lands from the Canadian Pacific Railway.

P.C. 675, 26th March, 1918, amending regulations for Dominion Forest Reserves established by Orders in Council of 8th August, 1913, 24th September, 1913, and 20th April, 1916.

P.C. 1188, 17th March, 1918, rescinding Order in Council of October 31, 1916, and granting certain land to the Canadian Pacific Railway, subject to certain conditions.

P.C. 1821, 25th July, 1918, granting authority to the Minister to issue domestic fishing permits for certain regulations during the years 1918, 1919, and 1920.

P.C. 2817, 15th November, 1918, granting the corporation of the Town of Wainwright, Alberta, a renewal of the rights granted by Order in Council of the 20th March, 1914, for a period of two years from the 1st of May, 1918. Presented by Hon. Mr. Meighen, March 4, 1919... .. ..*Not printed.*

100. Copies of Orders in Council which have been published in the *Canada Gazette* between the 5th April, 1918, and the 20th February, 1919, in accordance with provisions of Section 8, Subsection 2 of Chapter 21, 7-8 George V, "The Soldiers Settlement Act." Presented by Hon. Mr. Meighen, March 4, 1919.. .. ..*Not printed.*

100*a*. Copy of Order in Council, P.C. 925, dated 3rd May, 1919: Issue of "Attestation" papers to soldier applicants for lands under the Regulations of the Soldier Settlement Board. Presented by Hon. Mr. Calder, May 27, 1919.. .. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

101. First Annual Report with Appendices, of The Historical Documents Publication Board. Presented by Hon. Mr. Rowell, March 4, 1919.. .. ..*Not printed.*

102. Final Report of the International Joint Commission, on the Pollution of Boundary Waters Reference. Presented by Hon. Mr. Rowell, March 4, 1919.. .. ..*Not printed.*

103. Copies of Orders in Council affecting the increases and allowances of the Civil Service of Canada. Presented by Hon. Mr. Maclean, March 4, 1919.. .. ..*Not printed.*

104. Report of the Royal Commission appointed to inquire into and report upon conditions in the Pilotage Districts of Miramichi, Sydney, Louisburg, Halifax, St. John, Montreal and Quebec, and to recommend, if necessary, any change found desirable. Presented by Hon. Mr. Maclean, March 4, 1919.
Printed for distribution to Senators and Members, and sessional papers.

105. Report of the Royal Commission appointed to inquire into and report upon the conditions in the Pilotage Districts of Vancouver, Victoria, Nanaimo and New Westminster, and to recommend, if necessary, any change found desirable therein. Presented by Hon. Mr. Maclean, March 4, 1919.
Printed for distribution to Senators and Members, and sessional papers.

106. Memorandum from the Canadian Trade Commission giving a list of the British Import Restrictions. Presented by Hon. Mr. Maclean, March 4, 1919.. .. .. ..*Not printed.*

107. Certified copy of agreement between the St. Martin's Railway Company and His Majesty the King. Presented by Hon. Mr. Reid, March 4, 1919. .. ..*Not printed.*

108. Certified copy of agreement between the York and Carleton Railway Company and His Majesty the King. Presented by Hon. Mr. Reid, March 4, 1919.. .. .. ..*Not printed.*

109. Copies of Orders in Council affecting the Civil Service Commission. Presented by Hon. Mr. Burrell, March 4, 1919.. .. ..*Not printed.*

109*a*. Regulations of the Civil Service Commission, approved by His Excellency the Governor General in Council on the 21st December, 1918. Presented by Hon. Mr. Burrell, April 7, 1919.. .. ..*Not printed.*

110. Correspondence relating to the resignation of Mr. F. B. McCurdy, M.P., as Parliamentary Secretary of the Department of Soldiers Civil Re-establishment and Chairman of the Invalided Soldiers' Commission. Presented by Sir Thomas White, March 4, 1919.
Not printed.

111. Copies of Orders in Council affecting the Department of the Secretary of State. Presented by Hon. Mr. Burrell, March 4, 1919.. .. ..*Not printed.*

112. Copies of Orders in Council affecting the Department of Mines. Presented by Hon. Mr. Burrell, March, 1919.. .. ..*Not printed.*

113. Copies of Orders in Council affecting the Public Archives. Presented by Hon. Mr. Burrell, March 4, 1919.. .. ..*Not printed*

114. Return called for by Section 88, of Chapter 62, Revised Statutes of Canada, requiring that the Minister of the Interior shall lay before Parliament, each year, a return of liquor brought from any place out of Canada into the Territories by special permission in writing of the Commission of the Northwest Territories, for the year ending 31st December, 1917. Presented by Hon. Mr. Meighen, March 6, 1919.. .. .. ..*Not printed.*

115. Return showing all lands sold by the Canadian Pacific Railway Company during the year ending 30th September, 1917, together with the names of the purchasers, in accordance with the Statutes of Canada, 1886, Chapter 9, Section 8. Presented by Hon. Mr. Meighen, March 6, 1919.. .. ..*Not printed.*

116. Copy of correspondence between the Secretary of State for the Colonies and His Excellency the Governor General, relating to the gift of two submarines to the Canadian Government. Presented by Hon. Mr. Rowell, March 6, 1919.. .. .. ..*Not printed.*

117. Report of a Committee of Experts, appointed by Order in Council dated 20th November, 1918, on the recommendation of the Civil Service Commission, to investigate and report conditions in the Department of Public Printing and Stationery. Presented by Hon. Mr. Burrell, March 6, 1919.
Printed for distribution to Senators and Members of Parliament.

118. Report of the work of the Department of Soldiers' Civil Re-establishment (Invalided Soldiers' Commission), to March 31, 1918, with Appendices to June 22, 1918. Presented by Mr. Clarke (Bruce) March 7, 1919.. .. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

119. Copies of Orders in Council affecting the Department of Agriculture. Presented by Hon. Mr. Crerar, March 7, 1919.. .. ..*Not printed.*

120. Order in Council P.C. 517, dated 7th March, 1919, appointing the Minister of Railways and Canals receiver of the Grand Trunk Pacific Railway System. Presented by Sir Thomas White, March 10, 1919.. .. ..*Not printed.*

120*a*. Copies of Papers concerning the Receivership of the Grand Trunk Pacific Railway System, as follows:—

(*a*) Copies of the important correspondence passing between Grand Trunk officials and members of the Government in connection with the negotiations that were carried on;

(*b*) Copies of communications between the Receiver and officials of the Grand Trunk Pacific;

(*c*) Copies of certain communications that have passed between Grand Trunk officials and the Government since the passing of the Order in Council;

(*d*) Copies of the Order and an amending Order dated March 13, 1919:

(*e*) Balance sheets of the Grand Trunk Pacific Railway Company, and of its subsidiary companies, and statements of revenue and expenditure of the system. Presented by Sir Thomas White, March 31, 1919 .. ..*Not printed.*

121. Orders in Council respecting pay and allowances to ex-soldiers receiving treatment and training under the Soldiers' Civil Re-establishment. Presented by Mr. Clark, (Bruce), March 10, 1919.. .. ..*Not printed.*

122. Orders in Council respecting Pensions. Presented by Mr. Clark (Bruce), March 10, 1919. .. ..*Not printed.*

123. Ninth Annual Report of the Commission of Conservation for the year 1917. Presented by Hon. Mr. Rowell March 10, 1919.. .. ..*Not printed.*

124. Orders in Council affecting the Department of Customs. Presented by Hon. Mr. Reid, March 12, 1919.. .. ..*Not printed.*

125. Certified copy of an Agreement between the Elgin and Havelock Railway Company and His Majesty the King. Presented by Hon. Mr. Reid, March 14, 1919.. ..*Not printed.*

126. Copies of a General Rule and Order amending a Rule of the Exchequer Court of Canada, pursuant to Section 88 of the Exchequer Court Act (R.S.C. 1906, Chap. 140). Presented by Hon. Mr. Burrell, March 18, 1919.. .. ..*Not printed.*

127. Return showing statements of Remissions and Refunds in Tolls and Duties, recorded in the Department of Secretary of State of Canada, year ending March 31, 1918. (Senate). *Not printed.*

128. Return to an Order of the House of the 18th April, 1918, for a Return showing:—

1. If the Minister of Finance has issued certificates permitting the offer and sale of debentures in pursuance of the Order in Council, dated 22nd December, 1917, in relation thereto.

2. If so, how many permits were granted or certificates issued.

3. To what provincial governments, municipal corporations, school boards or other legally constituted bodies permits were granted or certificates issued.

4. For what amount permits were granted and certificates issued, in each case. Presented, March 19, 1919.— *Mr. Trahan.* .. ..*Not printed.*

128*a*. Return to an Order of the House of the 2nd May, 1918, for a Return showing:—

What municipalities have been authorized by the Minister of Finance to issue debentures on the market, since the Order in Council enacted in this respect. Presented March 19, 1919.—*Mr. Seguin.*. .. ..*Not printed.*

128*b*. Return showing:—1. If the Minister of Finance has refused to issue certificates permitting the offer and sale of debentures, in pursuance of the Order in Council, dated 22nd December, 1917, in relation thereto. 2. If so, how many permits or certificates have been refused. 3. What provincial governments, municipal corporations, school boards, or other legally constituted bodies have been refused said permits or certificates, and what reasons, in each case, were given. 4. For what amount, in each case, authority was asked for. Presented March 19, 1919.—*Mr. Traham.*. ..*Not printed.*

129. Return showing:—Referring to the item "Composition, Stereotype, Mats, shipping charges, etc., $20,360.34," contained in the return of amounts paid for Victory Loan advertising,—1. To whom the said sum of $20,360.34 was paid. 2. Whether the said sum or any portion thereof was paid under contract. 3. If so, with whom the contract was made, and what the particulars are thereof. Presented March 19, 1919.—*Mr. Murphy*.. .. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

130. Return to an Address to His Excellency the Governor General of the 20th March, 1918, for a copy of any treaty between Great Britain and the United States, permitting the conscription of British Subjects in the United States for military service and of American citizens residing in British Dominions. Presented March 19, 1919.—*Sir Wilfrid Laurier* .. .. ..

CONTENTS OF VOLUME 10—*Continued.*

138*b*. Supplementary Return to an Order of the House of the 25th March, 1918, for a return showing all the Commissions created since September, 1911, the names of the Chairman or Presidents and Members of the said Commissions, with the amounts expended in connection therewith, including rents, furnishing, equipment, heat, light, salaries, travelling expenses, stationery, printing, advertising, telegrams, telephones, postage and all other expenses as well as the reports made by the said Commissions. Presented June 26, 1919.—*Mr. Casgrain*.. .. ..*Not printed.*

139. Return to an Order of the House of the 29th April, 1918, for a copy of all correspondence between the City of Quebec, the Quebec Board of Trade and the Government with regard to the claims of the City of Quebec for terminals of the National Transcontinental Railway and other matters. Presented March 20, 1019.—*Mr. Lavigueur.* *Not printed.*

140. Return to an Order of the House of the 24th April, 1918, for a copy of all documents correspondence, papers, court proceedings and reports by the Honourable Justice Duff in reference to the investigation made by Judge Duff in the matter of Jules Gobeil, of Baie St. Paul, against Magistrate A. Simard, of the said place. Presented March 20, 1919.—*Mr. Casgrain* .. ..*Not printed.*

141. Return to an Order of the House of the 20th May, 1918, for a copy of all letters, telegrams and correspondence generally exchanged between the Government and Mr. Justice Duff, Central Appeal Judge, during the last election campaign concerning the application and the administration of the Military Service Act in conjunction with the Order in Council passed on December 3, 1917. Presented March 20, 1919.—*Mr. Brouillard*.. .. ..*Not printed.*

142. Return to an Order of the House of the 2nd May, 1918, for a Return showing:—1. How many military officers have been employed in the enforcement of the Military Service Act up to March 31, 1918, in each province. 2. How many civilians in each province. Presented March 20, 1919.—*Mr. Devlin*.. .. ..*Not printed.*

143. Return to an Order of the House of the 13th May, 1918, for a copy of all correspondence between the Registrar, E. Hart Nichols, under the Military Service Act, Halifax, N.S., and the Military Service Council or any member thereof, during the years 1917 and 1918, concerning non-compliance with the Military Service Act in Lunenburg County, N.S.; also for copy of all correspondence between the Military Service Council, or any member thereof, or the Minister of Justice, or the Deputy Minister of Justice and Mr. William Duff, M.P., Lunenburg, N.S., during the years 1917 and 1918; also a copy of any statements, affidavits and declarations now on file in the Military Service Council in respect of the administration of the Military Service Act in the County of Lunenburg and more particularly in respect of any alleged interference by Mr. William Duff with the proper enforcement of the said Act. Presented March 20, 1919.—*Mr. Currie*.. .. ..*Not printed*

144. Return to an Order of the House of the 20th May, 1918, for a Return showing:—1. Whether private custom work is done at the Portsmouth Penitentiary by skilled convict workmen. If so, whether any allowance is made to said convicts for such work. 2. Whether walnut chairs were repaired and upholstered for P. Devlin, Immigration Officer at Kingston. If so, what the cost was to Mr. Devlin. 3. Whether several articles of furniture were made for and shipped to Mr. Dillon, Purchasing Agent for Penitentiaries. If so, what articles were shipped to Montreal and Ottawa for him, what their cost was, and by whom it was paid. 4. What articles were made or repaired and shipped to persons in Toronto. Renfrew, Ottawa, Kingston and New York, by whose order, to whom sent, and the amount paid in each case. 5. What articles have been repaired or made for the Rev. McDonald and for the Roman Catholic Church at Portsmouth, what amount was paid for such work, by whom paid and when. 6. What articles of furniture have been made and repaired during the past two years (*a*) for officials of the penitentiary, (*b*) for persons other than officials, with the name and cost in each case. 7. Whether some statistics were copied by one of the convicts for the United States authorities. If so, how much was paid by the United States for said work, and what amount was placed to the credit of the convict who did the work. 8. Whether convicts have been ordered to make articles patented in the United States, the sole right for the manufacture of which had been sold to a firm in Canada, and whether convicts were ordered to make working drawings of the same for future use. Presented March 20, 1919.—*Mr. Edwards*.. .. ..*Not printed.*

145. Return to an Order of the House of the 15th May, 1918, for a Return showing:—1. The amount expended by the Government on Toronto Harbour since Confederation. 2. The initial cost of such protection as has been placed on the south shore of the Island; also cost of repairs to same. 3. To what extent the Island has been reduced since Confederation due to erosion. 4. What part or parts of the harbour front are controlled by the Dominion Government. Presented March 20, 1919.—*Mr. Foster, (York).* *Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

146. Return to an Order of the House of the 20th May, 1918, for a copy of all accounts, vouchers, receipts, telegrams, particulars and correspondence of all kinds in any way referring to the expenditure of money by this Government at Friar Siding, under the foremanship of P. Doucette, during the months of October, November and December, 1917. Presented March 20, 1919.—*Mr. Chisholm*.. .. ..*Not printed.*

147. Return to an Order of the House of the 20th May, 1918, for a copy of all letters, telegrams, vouchers, accounts and all documents in any way referring to the expenditure of money in repairs on the Margaree Breakwater, by the Department of Public Works, during the years 1916-17 and 1917-18. Presented March 20, 1919.—*Mr. Chisholm.* *Not printed.*

148. Return to an Address to His Excellency the Governor General of the 18th April, 1918, for a copy of the correspondence concerning the resignation of Commissioner Perry, C.M.G., as head of Royal Northwest Mounted Police. Presented March 20, 1919.—*Mr. Lemieux*.. .. ..*Not printed.*

149. Return to an Order of the House of the 21st March, 1918, for a copy of all letters, telegrams and other papers concerning the steamer service between Montreal, Quebec and the various harbours of Gaspé. Presented March 20, 1919.—*Mr. Lemieux.* *Not printed.*

150. Return to an Order of the House of the 24th April, 1918, for a copy of all correspondence and documents exchanged between the Minister of Justice and his Department and their representatives in Montreal in connection with obtaining the release on bail, and arranging bail and security for one Charles, alias Ti-Noir Desjardins. Also a copy of all correspondence with the Minister of Justice and his Department and their representatives in Montreal and elsewhere, and all other documents in connection with obtaining the release of and giving bail and security on behalf of the same man recently in Montreal. Presented March 21, 1919.—*Mr. Casgrain* .. .. ..*Not printed.*

151. A detailed statement of all bonds or securities registered in the Department of the Secretary of State of Canada, since last return (2nd April, 1918) submitted to the Parliament of Canada under Section 32 of Chapter 19, of the Revised Statutes of Canada, 1906. Presented by Hon. Mr. Burrell, March 25, 1919.. .. .. ..*Not printed.*

152. Return to an Address to His Excellency the Governor General of the 29th April, 1918, for a copy of all Orders in Council and instructions given by the Minister in charge in connection with the work of Mr. M. E. Nicholls, Director of Public Information for Canada; along with a copy of all telegrams, letters, statements and articles sent out by Mr. Nicholls since assuming the position of Director of Public Information; and also copy of the mailing list of the individuals or companies to whom this information was sent. Presented March 26, 1919.—*Mr. Casgrain*.. .. ..*Not printed.*

153. Return showing:—1. The amount spent by the Government for each of the canals of Canada since Confederation. 2. The cost of the upkeep of each of these canals, and what receipts have been received from each of them. Presented March 26, 1919. *Mr. Casgrain*.. .. ..*Not printed.*

154. Report of the Military Service Council on the administration of the Military Service Act, 1917, with Supplementary Report showing the progress which has been made in obtaining recruits under the Military Service Act, to April 15, 1918. Presented by Hon. Mr. Meighen, March 27, 1919.. .. ..*Not printed.*

155. Return to an Order of the House of the 19th March, 1919, for a copy of all correspondence between the Customs Department and the Customs House authorities at the port of Sutton-Aberdeen touching the dismissal of William Lassonde. Presented March 28, 1919.—*Mr. McMaster*.. .. ..*Not printed.*

156. Return to an Order of the House of the 19th March, 1919, for a return showing the names of all persons employed up to March 1, 1919, in connection with the work of the Repatriation Committee, giving the class of work each person is doing, their salary or wages, the living or other expenses paid, and the former occupation of each person, along with a statement showing what other work, if any, said persons are employed in. Presented March 28, 1919.—*Mr. Proulx*.. .. ..*Not printed.*

157. Return to an Order of the House of the 19th March, 1919, for a copy of all papers and correspondence regarding the Commission granted to Canadian officers during the present war. Presented March 31, 1919.—*Mr. Casgrain*.. .. ..*Not printed.*

158. Return to an Order of the House of the 24th March, 1919, for a Return showing:—1. The names of the one hundred and thirty-three persons who were prosecuted during the years 1913, 1914, 1915, 1916, 1917, 1918 and 1919, for having been found in possession of, or for selling, adulterated maple sugar. 2. The amounts of the fines in each case. Presented March 31, 1919.—*Mr. Boyer*.. .. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

159. Return to an Order of the House of the 24th March, 1919, for a Return showing:—1. The names of the one hundred and twenty-seven persons who were prosecuted during the years 1913, 1914, 1915, 1916, 1917, 1918 and 1919, for having been found in possession of, or for selling, adulterated maple syrup. 2. The amounts of the fines in each case. Presented March 31, 1919.—*Mr. Boyer*.. .. ..*Not printed.*

160. Return to an Order of the House of the 24th March, 1919, for a Return showing:—1. The total expenses in connection with the Victory Loan campaign of 1918 in Prince Edward County, Ontario. 2. Number of clerks employed in connection with the said campaign in the said county. 3. Amount paid to each, and of such amount, how much was for salary and how much for travelling expenses. Presented March 31, 1919.—*Mr. Proulx*.. .. ..*Not printed.*

161. Return to an Order of the House of the 24th March, 1919, for a Return showing:—1. The total amount paid by the Canadian Government for the rental of offices and other space, in the Cities of Montreal, Ottawa and Quebec, as well as in all the different provinces of the Dominion, to put in force the Military Service Act. 2. The names of the proprietors or landlords from whom the said offices or places were leased. 3. The names of the lawyers who attended to and helped The Honourable Mr. Justice Duff, in Ottawa, in the disposal of the appeals made under the Military Service Act, last year, and how much they were paid. Presented March 31, 1919.—*Mr. Casgrain.* *Not printed.*

162. Return to an Order of the House of the 25th March, 1918, for a Return showing:—1. Who the contractors are for the transportation of His Majesty's Mails in the County of Dorchester. 2. What sums they receive annually for this work. 3. When the contracts in each case were given, and upon whose recommendation. 4. When each of these contracts terminates. Presented March 31, 1919.—*Mr. Cannon* ..*Not printed.*

163. Return to an Order of the House of the 13th May, 1918, for a copy of the contract made between the Government of Canada and Mr. Mosher, of Feltzen South, in the County of Lunenburg, for the carrying of His Majesty's mails between Feltzen South and Rose Bay, in the County of Lunenburg. Said contract being executed during the month of September, October or November, 1917, and having as one of the bondsmen on the said contract Mr. Wm. Duff, of Lunenburg, in the County of Lunenburg. Presented March 31, 1919.—*Mr. Currie*.. .. ..*Not printed.*

164. Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. The number of times the Military Service Act, 1917, was amended by Order in Council. 2. The dates and the numbers of the said Orders in Council. Presented March 31. 1919.—*Mr. Tobin*.. .. ..*Not printed.*

165. Return to an Order of the House of the 20th March, 1919, for a Return showing:—1. The number of men of military age who have been condemned to terms of imprisonment for infractions of the Military Service Act, 1917, in each of the nine province of Canada. 2. The number of the said men who have been released from prison before the expiration of their terms. 3. Their names, where they were imprisoned and the length of their respective sentences. Presented March 31, 1919.—*Mr. Fontaine.* *Not printed*

166. Average number of men employed on the Dominion Police Force during each month of the year 1918, and of their pay and travelling expenses, pursuant to Chapter 92, Section 6, Subsection 2, of the Revised Statutes of Canada. Presented by Hon. Mr. Meighen, April 1, 1919.. .. ..*Not printed.*

167. Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. The amount of the public debt of Canada on the 21st September, 1911. 2. New loans made by the Dominion of Canada since said date, indicating for each of said loans; (*a*) the date; (*b*) the amount; (*c*) the rate of interest; (*d*) the name of the place where such loan was floated; (*e*) the date of purchase; (*f*) the object for which said additional loans were made. 3. The amount of the public debt on the 10th March, 1919. 4. The result obtained through the last National Loan in Canada, indicating the amount subscribed in each Province. 5. Of the amount raised through the last National Loan, what sums were expended (*a*) for war purposes; (*b*) for other purposes. 6. How much the floating of our last National Loan cost, giving the figures in detail. Presented April 1, 1919.—*Mr. Vien*.. .. ..*Not printed.*

168. Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. The cost to the Government for advertising and printing in connection with the Victory Loan of 1917, giving amounts for advertising and printing separately. 2. The cost to the Government for advertising and printing in connection with the Victory Loan of 1918, giving amounts for advertising and printing separately. 3. Amount paid in commissions in connection with said loans for 1917 and 1918. 4. The total cost in connection with the campaign for the said Victory Loans of 1917 and 1918. Presented April 1, 1919.—*Mr. Duff*.. .. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

169. Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. How many appointments have been made to the Civil Service by the Civil Service Commission since the passing of the Civil Service Act of 1918. 2. How many of these appointments were given to returned soldiers who had served overseas in the actual theatre of war. 3. How many were given to those who had not served in the actual theatre of war. 4. What was the aggregate, also the average salaries pertaining to both classes referred to in questions two and three. Presented April 1. 1919.—*Mr. Sutherland*.. .. .. .

CONTENTS OF VOLUME 10—*Continued.*

(*c*) Production of foodstuffs, including advertisement in relation to the Food Controller's Office or Canada Food Board, (*d*) Military Service Act, and (*e*) Fuel Controller's Office. 2. What rates were paid, and whether they were the ordinary or usual commercial rates. 3. What papers received these advertisements, and what amount to each. He also laid before the House, by command of His Excellency the Governor General,—Tenth Annual Report of the Civil Service Commission of Canada, for the year ending August 31, 1918. Presented April 7, 1919.—*Mr. Pedlow.*
Not printed.

178. Return to an Order of the House of the 19th March, 1919, for a copy of the Marconi Wireless Company's contract with the Department of Naval Service, showing the date the contract was made and signed. Presented March 8, 1919.—*Mr. Tobin.*
Not printed.

178*a*. Supplementary Return to an Order of the House of the 19th March, 1919, for a copy of the Marconi Wireless Company's contract with the Department of Naval Service, showing the date the contract was made and signed. Presented April 15, 1919.—*Mr. Tobin*.. .. ..*Not printed.*

179. Return to an Order of the House of the 7th April, 1919, for a Return showing:—1. The present duties of the Censor's Department. 2. The men employed, and their salaries. 3. Whether any of them have other occupations. 4. How many of them are former newspaper men, and what their names are. 5. Whether any further need of a cable censor in Canada. 6. The Cost of the Censor's Office per year. Presented March 8, 1919.—*Mr. Pedlow* .. ..*Not printed.*

180. Return to an Order of the House of the 24th March, 1919, for a Return showing:—1. The total amount of the damages caused by accidents which have occurred on the Intercolonial Railway, between Moncton and Lévis, since the 1st November, 1918, to residents' and Government property, respectively. 2. Whether any lives were lost as a result of such accidents. If so, how many. Presented March 8, 1918.—*Mr. Bourassa.*
Not printed.

181. Report of the Canada Registration Board, 1918. Presented by Hon. Mr. Rowell, April 9, 1919.. .. ..*Not printed.*

182. Return to an Order of the House of the 2nd April, 1919, for a Return giving a detailed statement of the number of bank mergers in Canada since October 1, 1911, up to date, together with a copy of all petitions and correspondence opposing same. Also, the names of banks affected thereby. Presented April 9, 1919.—*Mr. Lemieux.*
Not printed.

183. Return to an Order of the House of the 27th March, 1919, for a Return showing:—1. Whether the Government increased the salaries of its civil servants in the County of Dorchester during the year 1917. 2. If so, the names of the officials and employees who received increases, giving the date of each increase. 3. On whose recommendation these increases were made. Presented April 9, 1919.—*Mr. Cannon*.. ..*Not printed.*

184. Copy of Order in Council, P.C. 784, dated 9th April, 1919, appointing a Royal Commission to investigate industrial relations and submit a report as to how they may be improved. Presented by Sir Thomas White, April 9, 1919.. .. ..*Not printed.*

184*a*. Copy of Order in Council, P.C. 670, dated 4th April, 1919,—Defining the scope of the Commission recently appointed to consider labour relations in Canada. Presented by Sir Thomas White, April 14, 1919.. .. ..*Not printed.*

184*b*. Report of Commission appointed under Order in Council (P.C. 670) to inquire into Industrial Relations in Canada, together with a Minority Report. Presented by Sir Robert Borden, July 1, 1919.. .. ..*Not printed.*

185. Memorandum No. 5, respecting work of the Department of Militia and Defence—European War—from January 1, 1918, to October 31, 1918. Presented by Hon. Mr. Mewburn, March 10, 1919.. .. ..*Not printed.*

186. Return to an Order of the House of the 7th April, 1919, for a Return showing:—1. The total amount of the domestic Dominion War Loans subscribed to date. 2. The amount thereof subscribed by each province of the Dominion. 3. The amount of deposits in the banks at the close of the fiscal year next prior to the date of the first of such loans. 4. The amount of deposits in Canadian Banks according to the last issued statement, and the date of such statement. Presented April 11, 1919.—*Mr. Middlebro.*
Not printed.

187. Copy of Order in Council P.C. 690, dated 2nd April, 1919, *re* agreement between the Dominion of Canada and the Kingdom of Roumania respecting a credit for twenty-five million dollars ($25,000,000). Presented by Sir Thomas White, April 11, 1919
Not printed.

CONTENTS OF VOLUME 10—*Continued.*

188. Copy of Order in Council, P.C. 800, dated 10th April, 1919, requesting His Majesty to issue letters patent to each of the following named persons:—

The Right Honourable Sir Robert Borden, a Member of His Majesty's Most Honourable Privy Council, G.C.M.G., K.C., M.P., Prime Minister of the Dominion of Canada;

The Right Honourable Sir George Eulas Foster, a Member of His Majesty's Most Honourable Privy Council, G.C.M.G., M.P., Minister of Trade and Commerce of the Dominion of Canada;

The Honourable Arthur Lewis Sifton, K.C., M.P., Minister of Customs and Inland Revenue of the Dominion of Canada;

The Honourable Charles Joseph Doherty, K.C., M.P., Minister of Justice of the Dominion of Canada; naming him and appointing him as Commissioner and Plenipotentiary in respect of the Dominion of Canada, with full power to sign any treaties concluded at the Peace Conference. Presented by Hon. Mr. Rowell, April 11, 1919. *Not printed.*

189. Return to an Order of the House of the 9th March, 1919, for a Return showing:—1. If a man named Cooke was employed by the Immigration Branch of the Interior Department, or by the Minister of Immigration and Colonization, during the past year. 2. If so, what his duties were, and what remuneration he received, or is to receive. 3. Whether the said Cooke, in the capacity of a Government employee, visited Immigration Offices and Immigration Officials in the West. If so, whether he made any changes therein. 4. What changes were made, what the names of the officials are who were retired, given different positions, or newly employed. 5. Under what authority the said Cooke performed the mission referred to. 6. Whether the said Cooke is still in the employ of the Minister of Immigration and Colonization. If so, what duties he is now performing. 7. Whether the said Cooke is the Sheriff at Regina. Presented April 11, 1919.—*Mr. Murphy*.. .. ..*Not printed.*

190. Return to an Order of the House of the 3rd April, 1919, for a Return showing:—1. Amount paid to J. S. Wilson, of Hanover, Registrar for South East Grey, in connection with the Dominion Registration in June, 1918. 2. The names of the Deputy Registrars and their assistants who received payment for services in connection with the Dominion Registration of June, 1918, in the County of South East Grey, Ont. Presented April 14, 1919.—*Mr. Proulx*.. .. ..*Not printed.*

191. Return to an Order of the House of the 31st March, 1919, for a copy of all letters, telegrams and other correspondence between the Militia Department and the Aetna Chemical Company of Canada, Limited, concerning a contract for explosives. Presented April 14, 1919.—*Mr. Brouillard*.. .. ..*Not printed.*

192. Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. The names and present addresses of the last three hundred appointees to the Inside Civil Service, whose appointments were made by the Civil Service Commission. 2. In what Departments they were placed when appointed, and the salary paid in each case. Presented April 14, 1919.—*Mr. Boyer*.. .. ..*Not printed.*

193. Return to an Order of the House of the 3rd April, 1919, for a Return showing:—1. Number of men enlisted under the provisions of the Military Service Act, 1917, in each of the nine provinces of Canada, who had been sent or were on their way overseas on November 11, 1918. 2. Number of enlisted under the provisions of the Military Service Act, 1917, in each of the nine provinces of Canada, who had been sent or had left their respective training barracks to be sent to Siberia on November 11, 1918. Presented April 14, 1919.—*Mr. Tobin*.. .. ..*Not printed*

194. Return to an Order of the House of the 24th March, 1919, for a copy of all telegrams, letters, order papers or other correspondence in any way connected with the discharge of cargoes of the vessels *J. M. Rafuse* and *W. F. Davidson*, in the year 1918, in New York Harbour. Presented April 14, 1919.—*Mr. Sinclair, (Antigonish)*.. ..*Not printed.*

195. Return to an Order of the House of the 7th April, 1919, for a copy of the evidence given in the arbitration at Toronto in 1918, with respect to the value of Canadian Northern Railway common stock taken over by the Government. Presented April 15, 1919.—*Mr. Mackie, (Edmonton)*.. .. ..*Not printed.*

195*a*. Return to an Order of the House of the 7th April, 1919, for a copy of all reports made, or letters written, by Graham A. Bell with respect to Canadian Northern Railway common stock, and also in connection with or leading up to the arbitration in 1918 with respect to the value of such common stock. Presented April 15, 1919.—*Mr. Mackie, (Edmonton)*.. .. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

196. Return to an Order of the House of the 31st March, 1919, for a copy of all letters, telegrams and other correspondence between the Honourable N. W. Rowell, President of the Privy Council, and Commissioner R. H. Pringle, K.C., in any way relating to the Pulp and Paper Inquiry conducted by the said Commissioner. Presented April 15, 1919.—*Mr. Tobin*.. .. ..*Not printed.*

197. Also,—Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. Whether the Canadian authorities have been in supreme command of the Canadian Naval vessels since the outbreak of hostilities. 2. How many vessels comprised the Canadian Naval Service on December 31, 1914, 1915, 1916, 1917 and 1918, respectively. Presented April 15, 1919.—*Mr. Tobin*.. .. ..*Not printed.*

198. Return to an Order of the House of the 7th April, 1919, for a Return showing, according to the latest available figures, the population of each of the four western provinces and of the cities of Victoria, Vancouver, Calgary, Edmonton, Regina, Saskatoon, Brandon and Winnipeg. Presented April 16, 1919.—*Mr. Middlebro*.. ..*Not printed.*

199. Return showing:—1. The value of, rate of duty on, and customs duty collected on, agricultural implements imported into Canada during the fiscal year ending March 31, 1914, and during the last fiscal year for which the figures are available, respectively. 2. The rate of duty on, amount of duty collected on, and number and value of, each of the following agricultural implements imported into Canada during each of the above periods: reapers, mowers, binders, thrashing machines, separators, ploughs, harrows, horserakes, seed drills, farm tractors, fanning mills, internal combustion engines other than tractors, wagons, buggies, cutters, sleighs, cream separators and wind mills. 3. What proportion of the above were imported through ports of entry in the four western provinces, and the duty paid thereon. 4. The number and value of such articles exported from Canada during the said two years respectively. 5. The number and value of automobiles imported into the four western provinces in the fiscal years ending March 31, 1914 to 1918, respectively, inclusive, and the duty paid thereon. Presented April 16, 1919.—*Mr. Middlebro*.. .. ..*Not printed.*

200. Statement of Expenditure by the Honourary Advisory Council for Scientific and Industrial Research during the fiscal year ending 31st March, 1918. Presented by Hon. Mr. Maclean, April 23, 1919.. .. ..*Not printed.*

201. Report of the Honourable Mr. Justice Morrison in the case of the wreck of the SS. *Princess Sophia*. Presented by Hon. Mr. Ballantyne, April 23, 1919.. ..*Not printed.*

202. Return to an Order of the House of the 19th March, 1919, for a copy of all correspondence, petitions and other papers concerning the steamer service between Magdalen Islands and Pictou, N.S. Presented April 23, 1919.—*Mr. Lemieux*.. .. ..*Not printed.*

203. Return to an Address to His Excellency the Governor General of the 19th March, 1919, for a copy of the Order in Council authorizing the audit of public terminal elevators and copy of the Auditor's report. Presented April 23, 1919.—*Mr. Stevens. Not printed.*

204. Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. The number of Canadian soldiers who enlisted under the provisions of the Military Service Act, 1917, and are now in Siberia. 2. Whether any of the said soldiers objected to doing military service in Siberia. 3. If so, to whom such objections were referred. 4. The ruling given upon said objections. Presented April 23, 1919.—*Mr. Tobin.* *Not printed.*

205. Copies of Order in Council, P.C. 869, dated 22nd April, 1919, respecting allowances to be paid to Soldier Settlers who are taking agricultural training. Presented by Hon. Mr. Meighen, April 25, 1919.. .. ..*Not printed.*

205*a*..Copy of Order in Council, P.C. 912, dated 1st May, 1919, amending Order in Council, P.C. 869, dated 22nd April, 1919, respecting allowances to be paid to Soldier Settlers who are taking agricultural training. Presented by Hon. Mr. Meighen, May 19, 1919. *Not printed.*

206. Return to an Order of the House of the 31st March, 1919, for a copy of all letters, telegrams, correspondence and other documents exchanged between the Starch Manufacturers of Prince Edward Island and the Finance Department, or any other Department of the Government, in 1911, in reference to the then proposed reciprocity agreement between Canada and the United States. Presented April 25, 1919.—*Mr. Read, (Prince)*.. .. ..*Not printed.*

207. Return to an Order of the House of the 20th March, 1919, for a Return showing:—1. The amount, if any, paid by the Government for advertising to the *Moncton Transcript, Acadian Recorder, Morning Chronicle, Halifax Herald,* and *Evening Mail,* during the year 1918. 2. The amounts, if any, paid to the said newspapers during the same year for printing. Presented April 25, 1919.—*Mr. Duff* .. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

207a. Supplementary Return to an Order of the House of the 20th March, 1919, for a Return showing:—1. The amount, if any, paid by the Government for advertising to the *Moncton Transcript, Acadian Recorder, Morning Chronicle, Halifax Herald,* and *Evening Mail,* during the year 1918. 2. The amounts, if any, paid to the said newspapers during the same year for printing. Presented June 2, 1919.—*Mr. Duff..Not printed.*

208. Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. The amount paid the *Bridgewater Bulletin,* of Bridgewater, Nova Scotia, for advertising since January 1, 1912. 2. The amount paid the *Daily and Weekly News,* of Lunenburg, Nova Scotia, for advertising since January 1, 1912. Presented April 25, 1919.—*Mr. Duff.. .. .. .

CONTENTS OF VOLUME 10—*Continued.*

Government Railways in connection with the publication of the magazine with dates and amounts and showing for what purposes such payments were made; (*f*) a copy of the correspondence between the Minister of Railways and Canals, any officials of that Department, particulariy the Purchasing Agent, the General Manager and other officials of the Canadian Government Railways and any officials or employees of the Magazine and of all correspondence from the Minister or from any officials of the Department or from any officials of the Canadian Government Railways for the purpose of inducing manufacturers and others to advertise in the magazine; and (*g*) whether the Post Office Department has admitted the Magazine to second-class postal privileges, and if so, on what date, and whether such privileges extend only to copies sent to bona fide subscribers or if they include copies supplied gratuitously to Canadian Government Railways officials and employees. Presented April 28, 1919.—*Mr. Bureau.*
Not printed.

216. Return to an Order of the House of the 24th March, 1919, for a Return showing:—1. The staff and personnel employed at Quebec, Que., for the Soldiers' Civil Re-establishment. 2. Their respective names, domiciles and salaries. 3. Which of them are returned soldiers, and what services they performed in the Canadian Expeditionary Force. 4. How many demands were made by returned soldiers at Quebec in connection with their civil re-establishment, giving: (*a*) Name of claimant; (*b*) His place of origin; (*c*) The nature and date of his demand; (*d*) The adjudication in each case, and date. Presented April 29, 1919.—*Mr. Vien* .. ..*Not printed.*

217. Return to an Address to His Excellency the Governor General, of the 19th March, 1919, for a copy of all correspondence between the Minister of Trade and Commerce or any officials of the Government and the Board of Grain Supervisors and Board of Grain Commissioners regarding the commandeering of wheat in 1916, and a copy of the Order in Council authorizing same. Presented April 29, 1919.—*Mr. Stevens.*
Not printed.

218. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Ottawa Journal* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented April 29, 1919.—*Mr. Deslauriers*.. .. .. ..*Not printed.*

218*a*. Return to an Order of the House of the 24th March, 1919, for a Return showing:—1. Amount paid to the *Ottawa Journal* and *Ottawa Journal-Press* for Government printing, advertising and job work from 1896 to 1911, inclusive. 2. Amounts paid to *Ottawa Journal* and *Ottawa Journal-Press* for Government printing, advertising and job work in each of the years 1912, 1913, 1914, 1915, 1916, 1917 and 1918. Presented May 14, 1919.—*Mr. Edwards*.. .. ..*Not printed.*

218*b*. Supplementary Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Ottawa Journal* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented June 2, 1919.—*Mr. Deslauriers*...*Not printed.*

219. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Hamilton Spectator* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented April 29, 1919.—*Mr. Deslauriers*.. ..*Not printed.*

219*a*. Supplementary Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Hamilton Spectator* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented April 29, 1919.—*Mr. Deslauriers*.. ..*Not printed.*

220. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Ottawa Citizen* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented April 29, 1919.—*Mr. Deslauriers*.. .. ..*Not printed.*

220*a*. Supplementary Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Ottawa Citizen* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented June 2, 1919.—*Mr. Deslauriers*..*Not printed.*

221. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Toronto World* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented April 29, 1919.—*Mr. D'Anjou*.. .. .. ..*Not printed.*

221*a*. Supplementary Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Toronto World* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented June 2, 1919.—*Mr. D'Anjou*.. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

222. A collection of Reports by the Imperial Government on Bolshevism in Russia. Presented by Hon. Mr. Rowell, April 29, 1919.. .. ..*Not printed*

223. Return to an Order of the Senate dated May 22, 1918. That an humble Address be presented to His Excellency the Governor General, praying that His Excellency will cause to be laid upon the Table of the Senate a return of copies of all papers, letters, telegrams, memorials, petitions or other communications or documents in the possession of the Government or in that of His Honour the Speaker of the House of Commons, which may be available, in connection with the recent delegation from the farmers of Canada to present certain public and national questions and issues to the attention of the Cabinet and of the Parliament of Canada.—(*The Senate.*) April 29, 1919.. .. ..*Not printed.*

224. Return to an Order of the Senate dated 26th March, 1919, showing:—1. (1) Whether the Government has divested itself of all aerodromes, airships and air service plant. (2) Also, whether such property is retained by the Government, where it is situated, and of what does it consist. 2. (1) Also, is there any air service organization or personnel in Canada acting under the Government; and (2) If there is: (*a*) of what persons does it consist; (*b*) what is the qualification and rank of each person; (*c*) where are they respectively located; (*d*) what is each person's duty.—(*The Senate.*) April 29, 1919 .. ..*Not printed.*

225. Return to an Order of the House of the 24th March, 1919, for a copy of all telegrams, letters, correspondence, petitions and other documents in any way referring to the appointment of a postmaster at Port Hawkesbury, during the years 1918 and 1919. Presented April 30, 1919.—*Mr. Chisholm*.. .. ..*Not printed.*

226. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Toronto Mail and Empire* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented April 30, 1919.—*Mr. Proulx*.. ..*Not printed.*

226*a*. Supplementary Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Toronto Mail and Empire* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented June 2, 1919.—*Mr. Proulx.* *Not printed.*

227. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Toronto Star* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented April 30.—*Mr. Deslauriers* .. ..*Not printed*

227*a*. Supplementary Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Toronto Star* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented June 2, 1919.—*Mr. Deslauriers*.. ..*Not printed.*

228. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Montreal Star* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented April 30, 1919.—*Mr. Mayrand*.. .. ..*Not printed*

228*a*. Supplementary Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Montreal Star* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented June 2, 1919.—*Mr. Mayrand.* *Not printed.*

229. Copy of an agreement between His Britannic Majesty's Government and the Government of the French Republic respecting British War Graves in France, signed at Paris November 26, 1918. Presented by Hon. Mr. Rowell, April 30, 1919 ..*Not printed.*

230. Mr. Rowell, a Member of the King's Privy Council, laid before the House,—Copy of Order in Council, P.C. 2144, dated 2nd September, 1918, *re* application of the St. Lawrence River Power Company to construct certain works in the South Sault Channel of the St. Lawrence River.

P.C. 2145, dated 2nd September, 1918, appointing the Hon. Arthur Meighen, Minister of the Interior, and Hon. A. L. Sifton, Minister of Customs and Inland Revenue, to represent the Government of Canada at a conference with the representatives of the United States Government concerning the application of the St. Lawrence River Power Company.

P.C. 2509, dated 12th October, 1918,—Copy of report *re* result of negotiations concerning the application of the St. Lawrence River Power Company, and also in reference to the Order of the International Joint Commission authorizing the St. Lawrence River Power Company to construct certain works in the South Sault Channel of the St. Lawrence River.

CONTENTS OF VOLUME 10—*Continued.*

Copy of the Order of the said International Joint Commission authorizing the construction of the said works dated September 4, 1918. Interim Order and Opinion of International Joint Commission in the matter of the application of the St. Lawrence River Power Company for the approval of the construction and maintenance of a submerged weir in the South Channel of the St. Lawrence River near the mouth of its power canal at Massena, New York. Statement of the Case of the Government of the Dominion of Canada on such application. Presented by Hon. Mr. Rowell May 1, and 3, 1919... .. .. ..*Printed for distribution and sessional papers.*

230*a*. Interim Order, Opinions of, and Hearings before the International Joint Commission in the matter of the application of the St. Lawrence River Power Company, for the approval of the construction and maintenance of a submerged weir in the south channel of the St. Lawrence River near the mouth of its power canal at Massena, New York. Presented by Hon. Mr. Rowell, May 14, 1919.

231. Copy of the Order of the International Joint Commission, in the matter of the measurement and apportionment of the St. Mary and Milk Rivers and their tributaries in the State of Montana and the Provinces of Alberta and Saskatchewan. Presented by Hon. Mr. Rowell, May 30, 1919.. .. ..*Not printed.*

232. Return to an Order of the House of the 28th April, 1919, for a copy of Mrs. Hambleton's report, dated in the month of May, 1918, and relating to Canadian flour mills. Presented May 1, 1919.—*Mr. Archambault*.. .. ..*Not printed*

233. Return to an Order of the House of the 27th March, 1919, for a Return showing:—Amount expended by the Government on newspaper advertising since August 4, 1915. Presented May 31, 1914.—*Mr. Sinclair*.. .. ..*Not printed.*

233a. Supplementary Return to an Order of the House of the 27th March, 1919, for a Return showing:—Amount expended by the Government on newspaper advertising since August 4, 1915, Presented June 2, 1919.—*Mr. Sinclair* (*Antigonish*)..*Not printed.*

234. Return to an Order of the House of the 7th April, 1919, for a copy of all correspondence in connection with the lease of the Government Fish Drier at Souris, Prince Edward Island, including copy of the advertisement calling for tenders on the 15th day of May, 1914, and a copy of the lease. Presented May 31, 1919.—*Mr. McIsaac.*
Not printed.

235. Return to an Order of the House of the 19th March, 1919, for a copy of all letters, telegrams, petitions and other documents in any way referring to a proposed mail route from Eden Siding to Marble Mountain, Inverness County, N.S. Presented May 1, 1919.—*Mr. Chisholm*.. .. ..*Not printed.*

236. Communication from the Senate of Belgium to the Speakers of the Senate and House of Commons of Canada.

(*Translation*).

BRUSSELS, BELGIUM, April 30, 1919.

The Speaker of the House of Commons,
The Speaker of the Senate,
Ottawa.

Mr. SPEAKER,—I beg to send you and request you to communicate to the Assembly over which you preside the text of the motion unanimously adopted by the Senate during its session of Tuesday, April 29, 1919.

The Senate of Belgium affected by the vote of the Paris Conference which disregards the claims of the City of Brussels to become the seat of the League of Nations, seriously preoccupied by the distressing condition to which the country has been reduced by this most cruel war and convinced that the numberless ruins which cover its territory cannot be restored by its own national resources, most anxiously appeals to your Assembly and implores it to intervene with the greatest possible energy in order to obtain that the solemn promises of prompt and complete restoration so frequently reiterated be now carried out in the spirit of broad equity and generous compassion which inspired them.

Relying upon the sentiments of solidarity which unite all civilized nations and upon the assurance of sincere and profound sympathy which your Assembly so kindly gave to Belgium, the Senate counts upon obtaining from your Assembly its powerful aid and effectual intervention in support of the legitimate and necessary atonements claimed from the Paris Conference for the restoration of this country.

Please accept, Mr. Speaker, the assurance of my greatest respect.

(Signed) Baron de PAVEREAU,
President of the Senate.

Presented by Hon. Mr. Speaker, May 1, 1919.. .. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

237. Return to an Order of the House of the 23rd April, 1919, for a copy of all correspondence, telegrams and other documents exchanged between Mr. L. D. Hara, Acting Superintendent of the Welland Ship Canal, and the Department of Railways and Canals and Justice Department, relative to the seizure of two cars of coal by the Fuel Controller of Thorold, Ont. Presented May 2, 1919.—*Mr. Fraser*.. .. ..*Not printed.*

238. Return to an Order of the House of the 23rd April, 1919, for a copy of all correspondence, telegrams and other documents exchanged between Mr. L. D. Hara, Acting Superintendent of the Welland Ship Canal, and the Minister of Railways and Canals or any other person in the said Department relative to notice being served on Mrs. W. Thomas, of Thorold, Ont., to vacate her residence. Presented May 2, 1919.—*Mr. Fraser*.. .. ..*Not printed.*

239. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Manitoba Free Press* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented May 2, 1919.—*Mr. Mayrand* .. .. ..*Not printed.*

239a. Supplementary Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Manitoba Free Press* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented June 2, 1919.—*Mr. Mayrand*..*Not printed.*

240. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Halifax Herald* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915. 1916, 1917, 1918. Presented May 2, 1919.—*Mr. Proulx*.. .. ..*Not printed.*

246*a*. Supplementary Return to an Order of the House of the 19th Mrach, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Halifax Herald* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented June 2, 1919.—*Mr. Proulx*.. ..*Not printed.*

241. Return to an Order of the House of the 23rd April, 1919, for a return showing how many acres of public land have been given to railway companies in the Dominion of Canada by the Federal Government from 1878 to the present time, and also showing how many acres were granted in each year during the above period of time. Presented by Hon. Mr. Meighen, May 2, 1919.. .. ..*Not printed.*

242. Return to an Order of the House of the 14th April, 1919, for a copy of all documents, correspondence and plans relating to the proposed construction of the Montreal Harbour Commissioners' bridge, extending from the City of Montreal to the South Shore. Presented May 5, 1919.—*Mr. Deslauriers*.. .. ..*Not printed.*

243. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Toronto News* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented May 5, 1919.—*Mr. Proulx*.. .. ..*Not printed.*

243*a*. Supplementary Return to an Order of the House of the 19th Mrach, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Toronto News* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented June 2, 1919.—*Mr. Proulx*.. ..*Not printed*

244. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Toronto Globe* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented May 5, 1919.—*Mr. Deslauriers*.. .. ..*Not printed.*

244*a*. Supplementary Return to an Order of the House of the 19th Mrach, 1919, for a Return showing:—The amount, if any, paid by the Government to the *Toronto Globe* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented June 2, 1919.—*Mr. Deslauriers*..*Not printed.*

245. Return to an Order of the House of the 23rd April, 1919, for a copy of all telegrams, letters and other correspondence exchanged between L. D. Hara or other persons connected with the Welland Ship Canal and the Department of Railways and Canals relative to the drowning of Michael Koebel, Lock Tender at Port Colborne. Presented May 5, 1919.—*Mr. Fraser*.. .. ..*Not printed.*

246. Report of the Director of the Military Service Branch on the operation of the Military Service Act, 1917. Presented by Hon. Mr. Meighen, May 6, 1919.. .. ..*Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

246*a*. Copy of a letter from Mr. Justice Duff, Central Appeal Judge, respecting his appreciation of the work of Mr. S. L. Dale Harris as Central Public Representative in connection with the administration of the Military Service Act. Presented by Sir Robert Borden, June 24, 1919.. .. ..*Not printed.*

247. Return to an Order of the House of the 14th April, 1919, for a copy of all documents relating to the investigation made by His Honour, Judge F. S. McLennan, in the matter of the soldiers' votes which were deposited at the St. John Barracks, in connection with the General Elections held on the 17th December, 1917; also a copy of the report thereon by the investigating commissioner, comprising the evidence and exhibits relating thereto, and copy of the correspondence and telegrams between the said Commissioner and members of the Government, together with statements of accounts in connection therewith. Presented May 6, 1919.—*Mr. Archambault.*
Not printed.

248. Return to an Order of the Senate dated March 25, 1919, showing:—1. Copies of all Orders in Council for the years 1915, 1916, 1917 and 1918 giving authority for the free importation of machinery and manufactured products or for importation at a lesser rate of duty than provided for in the customs tariff. 2. Classification of machinery or manufactured products so imported. 3. The value thereof. 4. Port or ports of entry. 5. Country of origin.—(*The Senate.*) May 6, 1919.. ..*Not printed.*

249. Return to an Order of the House of the 28th April, 1919, for a Return showing:—1. Quantity of tons of lead pipe, or waste lead pipe, imported into Canada from United States during 1918, and at what ports of entry. 2. Quantity of tons of the different sizes, more particularly 4-inch pipes, so imported. 3. The names of the firms in the United States so exporting. 4. The names of the firms in Canada so importing. Presented May 7, 1919.—*Mr. Lemieux*.. .. ..*Not printed.*

250. Return to an Order of the House of the 2nd April, 1919, for a copy of all correspondence, letters, telegrams and recommendations relating to the appointment of a keeper of Free Stone Island light-house, County of Richmond, Nova Scotia, in the year 1918. Presented May 7, 1919.—*Mr. Duff*.. .. ..*Not printed.*

251. Return to an Order of the House of the 31st March, 1919, for a Return showing amounts paid by the Government for advertising to the following papers: *Dundalk Herald, Flesherton Advance, Markdale Standard, Durham Chronicle, Hanover Post,* and *Grey* (Durham) *Review* during the year ending March 26, 1919. Presented May 7, 1919.—*Mr. Proulx*.. .. ..*Not printed.*

252. Return to an Order of the House of the 31st March, 1919, for a Return showing amounts paid the *Toronto Globe* and *Toronto Star*, respectively, for Government advertising during the year ending March 26, 1919. Presented May 7, 1919.—*Mr. Proulx.*
Not printed.

252*a*. Supplementary Return to an Order of the House of the 31st Mrach, 1919, for a Return showing amounts paid the *Toronto Globe* and *Toronto Star,* respectively, for Government advertising during the year ending March 26, 1919. Presented June 2, 1919. —*Mr. Proulx*.. .. ..*Not printed.*

253. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amounts, if any, paid by the Government to the *Montreal Gazette* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented May 8, 1919.—*Mr. Mayrand*.. .. ..*Not printed.*

253*a*. Supplementary Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amounts, if any, paid by the Government to the *Montreal Gazette* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented June 2, 1919.—*Mr. Mayrand*..*Not printed.*

254. Return to an Order of the House of the 16th April, 1919, for a copy of all correspondence, telegrams and other documents in connection with the application of the Shell Transport and Trading Company for the grant of certain oil lands. Presented May 12, 1919.—*Mr. Lemieux*.. .. ..*Not printed.*

255. Report of the Ministry Overseas Military Forces of Canada, 1918. Presented by Sir Edward Kemp, May 12, 1919.. .. ..*Not printed.*

256. Return to an Order of the House of the 12th May, 1919, for a copy of the lease or leases granting the use of some 10,000 acres of land of the St. Peter's Indian Reserve for a term of five years from the first of May, 1918, to Charles Bird and Jacob Jonnason, of St. Peters, and Rufus Stephen Benson and Rufus Henrickson of Selkirk. Presented May 14, 1919.—*Mr. Robb*.. .. ..*Not printed.*

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257. Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. The amount of money the Government has spent during the last twelve months advertising in the daily and weekly papers and periodicals or magazines (*a*) in Canada, and (*b*) outside of Canada. 2. Whether the Government paid a higher rate for this advertising than if they had placed it through the regular advertising agencies. Presented May 14, 1919.—*Mr. Pedlow*.. .. ..*Not printed.*

257a. Supplementary Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. The amount of money the Government has spent during the last twelve months advertising in the daily and weekly papers and periodicals or magazines (*a*) in Canada, and (*b*) outside of Canada. 2. Whether the Government paid a higher rate for this advertising than if they had placed it through the regular advertising agencies. Presented June 2, 1919.—*Mr. Pedlow*.. .. ..*Not printed.*

258. Copies of contracts with respect to the reconstruction of the Parliament Building. Presented by Hon. Mr. Carvell, May 15, 1919.. .. ..*Not printed.*

259. Return to an Order of the House of the 28th April, 1919, for a Return showing:—1. The number of Canadian Officers belonging to the Canadian Expeditionary Force promoted to the rank of Brigadier-General since the beginning of the war, to date. 2. Their names, the military rank which they held at the time they left for overseas, and the military district to which they belong. Presented May 19, 1919.—*Mr. Prevost.* *Not printed.*

260. Return to an Order of the House of the 23rd April, 1919, for a copy of all correspondence, petitions and other documents concerning the prosecution entered against Mr. Ben H. Spence, Secretary of the Ontario Branch of the Dominion Alliance, for publishing objectionable matter. Presented May 19, 1919.—*Mr. Lemieux*.. .. .. ..*Not printed.*

261. Return to an Order of the House of the 7th May, 1919, for a Return showing:—1. Names of the private cars that were in the wreck on the Toronto and Ottawa train (Canadian National Railways, 21st-22nd April last), and the name of the respective Minister to which each private car is assigned. 2. Who paid for the attendance, transportation and supplies for these private cars respectively, during the trip. 3. The amount of damage which resulted from this wreck for each private car and by whom the said damage will be paid. 4. Number of private cars used by Ministers and high officials of the Government, the name of each car, and the name of each Minister and high official using same. 5. How many of these private cars, if any, have been used from time to time since 1911, by members of the family of the Ministers or high officials exclusively for social and pleasure trips. Presented May 19, 1919. —*Mr. D'Anjou*.. .. ..*Not printed.*

262. Return to an Order of the House of the 16th April, 1919, for a Return showing:—1. Amount paid by the Government to the Canadian Press Association during the calendar year 1918. 2. Whether the advertising for the last Victory Loan was distributed to the newspapers directly by the Department of Finance, or through advertising agencies. 3. If through advertising agencies, how much was paid in commissions to the advertising agents. 4. The total cost of advertising the last Victory Loan. Presented May 19, 1919.—*Mr. Sinclair, (Antigonish)*.. .. ..*Not printed.*

263. Return to an Order of the House of the 12th May, 1919, for a Return showing:—1. Name of the Deputy Minister of the Department of Soldiers' Civil Re-Establishment. 2. When he was appointed. 3. His salary. 4. Whether he is a returned soldier. 5. If not, whether any attempt was made to obtain the services of a returned soldier. 6. Whether the present Deputy Minister has any special qualifications which would fit him to deal with returned men and their problems. 7. What educational experience the present Deputy Minister has. 8. Whether he is familiar with principles of education. 9. Why Mr. Sedgeworth resigned from the position of Director of Vocational Training. 10. Whether Mr. Sedgeworth had any disagreement with the Minister or Deputy Minister on matters of policy affecting the welfare of returned men. 11. Number of people employed on the Publicity Staff of the Department of Soldiers' Civil Re-Establishment, and salary paid to each. 12. Amount expended by this Department during the past six months for publicity purposes. 13. Whether it is true that only returned officers are offered the higher positions in this Department. 14. Whether the previous appointments held by Mr. Sedgeworth and Mr. Robinson were made through the Civil Service Commission. 15. Whether the position of Secretary of the Pension Board has been advertised. Presented May 19, 1919.—*Mr. Power.* *Not printed.*

264. Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. The total number of men recruited during the war, combatants and non-combatants, (*a*) in the whole of Canada; (*b*) in each province. 2. The total number of men recruited during the war in Canada, (*a*) as per nationality; (*b*) as per religion; (*c*) as per nationality provincially; and (*d*) as per religion provincially. 3. The total

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number of men defranchised in Canada, (*a*) in the whole of Canada; (*b*) in each province. 4. The total number of men and women engaged in war work, (*a*) in Canada; (*b*) in each province. Presented May 20, 1919.—*Mr. Blake*.. ..*Not printed.*

265. Return to an Order of the House of the 23rd April, 1919, for a copy of the report made by Lt. Jarvis, R.C.N., in regard to the steamer *Stadacona*. Presented May 21, 1919. —*Mr. Duff*.. .. ..*Not printed.*

265*a* Return to an Order of the House of the 7th May, 1919, for a Return showing:—1. Whether H.M.C.S. *Stadacona* was repaired by the Halifax Shipyards, Ltd., during the summer of 1918. 2. If so, why repairs were necessary. 3. Cost of the repairs. 4. Whether the *Stadacona* struck a rock on the Cape Breton coast during the year 1918. 5. If so, who was held responsible for the striking of said rock. 6. How many times during the war the *Stadacona* has been aground. 7. Where the vessel was during the month of July, 1917. 8. Whether she, during July, 1917, took a party of Naval Officers to Labrador. 9. If so, the purpose of this trip. 10. Whether the ship was in constant communication with the Naval authorities during that trip. 11. Whether the *Stadacona* was used as a yacht, or to provide living accommodation for any officers in the Canadian Naval Service during 1917 or 1918. Presented May 30, 1919.—*Mr. D'Anjou*.. .. .. *Not printed.*

266. Return to an Order of the House of the 5th May, 1919, for a Return showing:—1. Value of farm implements exported during the years 1912, 1913, 1914, 1915, 1916, 1917 and 1918. 2. To which countries the said implements were exported, and who the exporters were. 3. Whether any tractors were exported. Presented May 20, 1919.—*Mr. Dechene.* *Not printed.*

267. Return to an Order of the House of the 23rd April, 1919, for a copy of all correspondence, petitions and other papers concerning the proposed acquisition by the Dominion Government of the Gaspé Railway System. Presented May 28, 1919.—*Mr. Lemieux.* *Not printed.*

268. Return to an Order of the House of the 19th March, 1919, for a return showing the names, post office addresses, length of service, date of appointment, and yearly remuneration of all fishery guardians in the Province of Nova Scotia, along with a list of the names of the parties by whom the said guardians were recommended. Presented May 28, 1919.—*Mr. Sinclair, (Antigonish)* .. ..*Not printed.*

269. Report of The War Trade Board, from 8th February, 1918 to 31st March, 1919. Presented by Hon. Mr. Maclean, May 28, 1919... *Printed for distribution and sessional papers.*

270. Return to an Order of the Senate, dated May 13, 1919, showing:—1. A copy of the evidence taken on an inquiry of the Department of Railways through the claims agent at Moncton, New Brunswick, into the claim of Mrs. Annie Girroir, of Tracadia, Nova Scotia, widow, for damages to her property by water claimed to have been caused by the narrowing of the railway bridges opposite said property. 2. The names of the witnesses examined. 3. The time spent at said examination. 4. The place where said examination was held. 5. Whether the claimant was present or was represented by Counsel at said inquiry. 6. Whether the claimant was given notice of said inquiry. 7. What length of notice was given claimant previous to the date set for said inquiry. 8. A copy of the decision of the Legal Department of Railways with regard to said claim. (*The Senate.*) May 29, 1919.. .. .. *Not printed.*

271. Return to an Order of the House of the 19th March, 1919, for a copy of all correspondence, letters and other documents exchanged between the Government or any Department or Commission thereof and Lieutenant Commander J. K. L. Ross, relating to appointments to the staff of the Board of Pension Commissioners, by the Civil Service Commission. Presented May 30, 1919.—*Mr. Kay*.. .. ..*Not printed.*

271*a*. Return to an Order of the House of the 23rd April, 1919, for a copy of all correspondence, and other documents exchanged between the Government or any Member thereof, or any Department or Commission thereof, and the Board of Pension Commissioners or any Member thereof, relative to appointments to the staff of the Board of Pension Commissioners by the Civil Service Commission. Presented July 5, 1919.—*Mr. Kay.* *Not printed.*

272. Return to an Order of the House of the 5th May, 1919, for a copy of all correspondence between the Government and the City of Quebec and other stockholders in Quebec, London, New York and elsewhere, with reference to the proposed purchase by the Government of the minority stock of the Quebec and Lake St. John Railway and of the Great Northern Railway of Canada, now forming part of the mileage of the Canadian Northern Railway operated by the Government. Presented May 30, 1919.—*Mr. Lavigueur*.. .. ..*Not printed.*

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272*a*. Return to an Order of the House of the 23rd April, 1919, for a copy of all correspondence, between the Government, the City of Quebec and other shareholders of the Great Northern Railway Company of Canada and the Quebec and Lake St. John Railway, as to the acquisition by the Government of the minority holdings of the stock in these railways, which are now being operated by the Government as part of the Canadian National Railway System. Presented May 30, 1919.—*Mr. Lavigueur*.. ..*Not printed.*

272*b*. Supplementary Return to an Order of the House of the 5th May, 1919, for a copy of all correspondence between the Government and the City of Quebec and other stockholders in Quebec, London, New York and elsewhere, with reference to the proposed purchase by the Government of the minority stock of the Quebec and Lake St. John Railway and of the Great Northern Railway of Canada, now forming part of the mileage of the Canadian Northern Railway operated by the Government. Presented June 19, 1919.—*Mr. Lavigueur*.. .. ..*Not printed.*

273. Return to an Order of the House of the 8th May, 1919, for a copy of all telegrams, letters, petitions and other documents, exchanged between the Post Office Department and any person in Inverness County during 1918 and 1919, in any way referring to the mail contract for carrying the mails from Inverness Railway Station to Margaree Harbour, N.S. Presented May 30, 1919.—*Mr. Chisholm*.. ..*Not printed.*

274. Return to an Order of the House of the 7th May, 1919, for a Return showing:—1. The refit cost for Canadian trawler *Vimy* during the year 1918. 2. Whether the firm of Burns & Keeler, Halifax, did any work on trawler *Vimy*. 3. If so, amount paid for such work. 4. How long trawler *Vimy* was in Halifax during the year 1918. 5. What the duties of that vessel were in Halifax. Presented May 30, 1919,—*Mr. D'Anjou*.. .. ..*Not printed.*

275. Reports, Returns and Statistics of the Food and Drug Laboratories of the Department of Trade and Commerce, for the fiscal year ended March 31, 1919. Presented by Hon. Mr. Maclean, June 2, 1919.. .. ..*Not printed.*

276. Final Report of the Fuel Controller, from the establishment of the office in June, 1917, to March, 1919. Presented by Hon. Mr. Maclean, June 2, 1919....*Not printed*

277. Return to an Order of the House of the 22nd May, 1919, for a Return showing:—1. Whether any orders for the purchase of fish for shipment overseas were placed with any companies in Canada by the Canadian Government, or any department thereof, or the War Purchasing Commission, in the years 1915, 1916, 1917, 1918, 1919. 2. If so, what the names of the companies are, and the value of the orders placed with each. Presented June 2, 1919.—*Mr. Steele*.. .. ..*Not printed.*

277*a*. Return to an Order of the House of the 15th May, 1919, for a Return showing the quantities of fresh (frozen) and salt fish shipped from Canada to England, France and other allied countries overseas, under the direction of the Canadian Government, during the war, distinguishing between salt and fresh fish; also setting forth the quantities supplied to the Canadian troops overseas and the quantity sold to the ordinary consumer; also a statement in detail showing the names and Post Office addresses of the parties from whom the said fish was purchased and the prices paid therefor, respectively. Presented June 21, 1919.—*Mr. Sinclair* (*Antigonish.*) *Not printed.*

278. Return to an Order of the House of the 26th May, 1919, for a Return showing:—1. Whether Hadley B. Tremaine, M.P., for Hants, is in the employ of the Government of Canada or in any way connected with the Military Forces of Canada. 2. If so, when he was first appointed. 3. In what capacity he is so engaged, and what salary he receives. 4. Pay received from the outbreak of the war up to and including the 12th day of May, 1919. 5. Whether the wife of the said Hadley B. Tremaine is in receipt of separation allowance. If so, how much she has received to date. 6. If the said Hadley B. Tremaine was and is in receipt of pay from the Military Forces of Canada, whether he was and is in receipt of his indemnity as member of the Parliament of Canada. Presented June 2, 1919.—*Mr. D'Anjou*.. .. ..*Not printed.*

279. Report on Export of Electricity from Canada, and Report of the Power Controller. Presented by Hon. Mr. Maclean, June 2, 1919.. .. ..*Not printed.*

280. Return to an Order of the House of the 19th March, 1919, for a copy of all papers and correspondence concerning the installation of wireless equipment upon the steamers built or to be built for the Government as well as a copy of all tenders submitted and contracts executed in that connection since August 4, 1914. Presented June 5, 1919.—*Mr. McMaster*.. .. ..*Not printed.*

281. Letter of the Honourable T. A. Crerar, M.P., to the Right Honourable the Prime Minister resigning his position as Minister of Agriculture and the letter of the Prime Minister in acknowledgment thereof. Presented by Sir Robert Borden, June 6, 1919... .. .. *Not printed.*

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282. Return to an Order of the House of the 9th April, 1919, for a Return showing:—1. How many attorneys residing and practising in the City of Montreal have been employed by the Government during the fiscal year which expired on March 31, 1919. 2. Their names and how much each one was paid for services rendered. Presented June 9, 1919.—*Mr. Tobin*.. .. .. .

CONTENTS OF VOLUME 10—*Continued.*

293. Return to an Order of the House of the 5th June, 1919, for a Return showing:—1. Referring to page 381 of the Report of the Ministry Overseas Military Forces of Canada, 1918, and to the Chapter entitled, "Canadian Army Medical Corps." Whether Lieutenant-Colonel Jenkins was named by Sir Edward Kemp and the Sub. Militia Council, or by either of them, under Order No. 31, to investigate and report upon the financial or other dealings of the Canadian Army Medical Service in Europe. 2. Whether the said Lieutenant-Colonel Jenkins made progress reports from time to time. If so, whether such progress reports were sent to Sir Edward Kemp's London Office. 3. Whether the said Jenkins, (*a*) Made a full and final report to Sir Edward Kemp, and (*b*) Whether the said full and final report was received by the Minister in or about the month of November, 1918. 4. If so, after receiving the said final report, whether Sir Edward Kemp had an interview with the said Colonel Jenkins at which a copy of the said report was produced, and after discussion retained by Sir Edward Kemp. 5. Whether the said report disclosed incompetence, neglect, and the wasting of large sums of money in the Canadian Army Medical Service Overseas. 6. Whether the said Order No. 31 and the final report of Colonel Jenkins will be laid on the table of the House. If so, when. 7. Whether there is any objection to the said Order or Report being produced. If so, what the objection is. Presented June 13, 1919.—*Mr. Murphy.* *Not printed.*

294. Report of the Civil Service Commission on the Classification of the Civil Service of the Dominion of Canada, as authorized by the Parliament of Canada. Presented by Hon. Mr. Maclean, June 17, 1919.. .. ..*Printed for distribution.*

294. Report of the Civil Service Commission on the Classification of the Civil Service of the Dominion of Canada, as authorized by the Parliament of Canada.—(French copy). Presented by Hon. Mr. Maclean, June 26, 1919.. .. ..*Printed for disstsribution.*

294*a*. Report of Transmission to accompany the Classification of the Civil Service of Canada, describing the schedules for the classification of positions and the standardization of compensation, etc. Presented by Hon. Mr. Maclean, June 26, 1919. *Printed for distribution.*

295. Return to an Order of the Senate dated May 9, 1919, showing:—Copies of charges and accounts of foundry companies in Nova Scotia against Department of Naval Service for hull repairs and supplies and engine room repairs and supplies H.M.C.S. *Canada*, in fiscal year 1918-19. (*The Senate.*).. .. ..*Not printed.*

296. Return to an Order of the House of the 11th June, 1919, for a Return showing:—1. Amount paid by the Government to the Canadian Car & Foundry Company, Limited, for the use of the Maileable Iron Works, so called, at Amherst, Nova Scotia, as an Internment Camp for alien prisoners. 2. Whether this property is held under lease. If so, when the lease will terminate. 3. Whether there are any outstanding accounts with the above named company against the Government. If so, the nature of these accounts and the respective amounts thereof. Presented June 19, 1919.—*Mr. Copp*.. .. ..*Not printed.*

297. Return to an Order of the House of the 11th June, 1919, for a Return showing:—1. In how many cases the Honourable Albert Sévigny, K.C., of Montreal, was employed to represent the Government or any Department thereof, at Montreal, or any other place in the Province of Quebec, between the 1st of April, 1918, and the 1st of May, 1919. 2. Amount paid by the Government to the said Honourable Albert Sévigny for his services in each case. Presented June 19, 1919.—*Mr. Lanctot*.. .. .. ..*Not printed.*

298. Copy of Order in Council, P.C. 1127, dated 28th May, 1919, respecting a credit of six million dollars to Italy for the purchase of frozen beef now in storage in Canada. Presented by Hon. Mr. Maclean, June 21, 1919.. .. .. *Not printed*

299. Progress Reports of the Medical Services, Overseas Military Services of Canada, from January 1, 1917, to March 31, 1919. Presented by Hon. Mr. Calder, June 21, 1919. *Not printed.*

300. Return to an Order of the House of the 4th June, 1919, for a Return showing:—1. Referring to page 459 of the Report of the Ministry Overseas Military Forces of Canada, 1918, and to paragraph (*c*) Topical Films; what the total amount paid for the films in question was. 2. Whether such payment was made by or through the Canadian War Records Office in London. If not, by whom such payment was made. 3. To whom such payment was made. 4. Whether the said films, or moving pictures were exhibited in Canada and elsewhere. If so, in what countries. 5. Whether an admission fee was charged at each of such exhibitions. If so, what the total cash proceeds were and to whom the money was paid. 6. Whether the Canadian Government has received the whole, or any part of the said cash proceeds. If not, what action, if any, has been taken to recover the money. 7. Whether the said films were given, sold, leased, or otherwise disposed of to a private company. If so, the terms and

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the names of the members of such company. 8. Whether it is true, as alleged in certain English papers, that the cost of the Canadian War Paintings which were exhibited in England, was defrayed out of the proceeds of the exhibition of the said films, or moving pictures. If so, who had the custody of the funds if they were not turned over to the Government. 9. Whether the Famous Players Film Company had any connection with any of the matters hereinbefore enquired about. If so, what and on what terms. Presented June 21, 1919.—*Mr. Murphy*.. .. .. ..*Not printed.*

301. Return to an Address to His Excellency the Governor General of the 24th April, 1918, for a copy of the correspondence and all papers generally exchanged between the Canadian Government, the Imperial authorities and certain portions of His Majesty's Dominions with a view to give effect to the conclusions of the Dominion Royal Commission. Presented June 23, 1919.—*Mr. Lemieux*..... .. ..*Not printed.*

302. Return to an Order of the House of the 4th June, 1919, for a copy of the report made by Mr. Décarie, local superintendent of the Department of Public Works, relating to the wharf at Cacouna East; also copy of the petition showing the names of the persons who signed requesting the construction of said wharf; also copy of the reports, letters, petitions and requests received from J. A. Tremblay respecting said wharf. Presented June 23, 1919.—*Mr. Gauvreau*.. .. ..*Not printed*

303. Correspondence relating to the resignation of Lieut-Colonel F. McKelvey Bell, M.D., as Director of Medical Services. Presented by Sir Robert Borden, June 24, 1919.
Not printed.

304. Return to an Order of the House of the 7th April, 1919, for a copy of all correspondence, petitions and other papers concerning the parole or pardon of one Charles McMillan, one Pearson, and one Heaton, sentenced to a certain term of imprisonment in the Alberta Penitentiary. Presented June 26, 1919.—*Mr. Mackie, (Edmonton)*.
Not printed.

305. Copy of an opinion given by the Minister of Justice *re* Interprovincial traffic in intoxicating liquor, and copy of an opinion given by the Acting Deputy Minister of Justice on the same subject. Presented by Sir Robert Borden, June 27, 1919... .. ..*Not printed.*

306. Third Report of the War Purchasing Commission, covering period from April 1, 1918, to March 31, 1919. Presented by Sir Robert Borden, July 1, 1919.. .. ..*Not printed.*

307. Return to an Order of the House of the 30th April, 1919, for a Return showing the number of conscientious objectors still in jail for contravention of the Military Service Act. Presented July 1, 1919.—*Mr. Lemieux*.. .. ..*Not printed.*

308. Return to an Order of the House of the 23rd June, 1919, for a Return showing:—1. Pensions granted by the Board of Pension Commissioners during the year ending December 31, 1918. 2. Number of pensions refused by said Board during 1918. 3. Whether a member of the Board of Pension Commissioners examined each case before granting or disallowing the same. 4. Whether the granting or disallowing of claims was signed by a member of the said Board, and individually checked by them. 5. Number of complaints regarding pensions made to the said Board of Pension Commissioners during 1918, and during the months of January, February, March and April, 1919. 6. Total expenditure for pensions for the year ending December 31, 1918. 7. Total expense of administering the Pension Act for the year ending December 31, 1918. Presented July 1, 1919.—*Mr. McGibbon*.. .. ..*Not printed.*

309. Return to an Order of the House of the 26th March, 1919, for a copy of all letters, telegrams, petitions, or other documents on file with the Post Office Department received since January 1, 1912, relating to the keeping open or closing of the post office at Sea View, P.E.I. Presented July 1, 1919.—*Mr. Sinclair, (P.E.I.)* .. ..*Not printed.*

310. Return to an Order of the House of the 19th March, 1919, for a Return showing:—The amount, if any, paid by the Government to the Halifax *Chronicle* for printing, advertising, job or other work for each of the following five fiscal years: 1914, 1915, 1916, 1917, 1918. Presented July 1, 1919.—*Mr. Proulx*.. .. ..*Not printed.*

311. Return to an Order of the House of the 11th June, 1919, for a Return showing:—1. Rentals paid by the Government during the years 1914, 1915, 1916, 1917, 1918 and 1919, to Mr. Huntley Drummond, of Montreal, for the lease of the Drummond Building. 2. Departments of the Government which were, and are located in the said building. Presented July 1, 1919.—*Mr. Brouillard*.. .. ..*Not printed.*

312. Return to an Order of the House of the 5th May, 1919, for a Return showing:—1. What rental per month the Government pays for all branches of Government service in the City of Edmonton. 2. What several branches of Government service are represented in Edmonton. 3. What building or buildings they occupy, and the monthly rental of each branch of the service. Presented July 1, 1919.—*Mr. Douglas, (Strathcona)*.
Not printed.

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313. Return to an Order of the House of the 8th May, 1919, for a copy of all letters, telegrams and other papers regarding the supplies purchased for Yukon Telegraph Lines during the fiscal year 1918-1919, including copy of all tenders, the names of the tenderers and the amount of each tender. Presented July 2, 1919.—*Mr. Lemieux... Not printed.*

314. Return to an Order of the House of the 23rd April, 1919, for a copy of all letters, telegrams, memoranda, contracts, reports, despatches, recommendations, agreements made, received, sent or entered into by any of the Departments of the Government, and any persons, companies or corporations with reference to, or resulting from the construction of the dam across the St. Maurice river at the place called Grand'Mère. Presented July 4, 1919.—*Mr. Desaulniers.. .. ..Not printed.*

315. Return to an Order of the House of the 23rd April, 1919, for a copy of all reports, recommendations, letters, memoranda, messages and estimates having reference to the construction of the piers used to anchor the booms which hold the logs that are floated on the St. Maurice river at Ste. Flore Station or above the Grand'Mère dam. Presented July 4, 1919.—*Mr. Desaulniers.. .. ..Not printed.*

316. Return to an Order of the House of the 25th June, 1919, for a Return showing:—1. When the War Bonus was distributed to the Inside Civil Service. 2. What Departments received said bonus. 3. Whether the same amounts were distributed to every Civil Servant in each Department. 4. Whether a bonus was distributed to the Civil Servants in the Soldiers' Civil Re-Establishment Department, and in the Department of the Board of Pensions Commissioners. 5. Whether any bonuses were distributed to the Civil Servants in the Department of the Canada Food Board. If so, when. If not, why. 6. Whether a Civil Servant who was employed in the Militia Department at the time the first Order in Council was passed granting bonuses, is entitled to said Bonus, although said Civil Servant has been transferred to another Department since. 7. Whether it is the intention of the Government to grant Bonuses this year. Presented July 4, 1919.—*Mr. Archambault.. .. ..Not printed.*

317. Return to an Order of the House of the 8th May, 1919, for a Return showing the amounts paid for advertising, printing, etc., by the various Departments of the Government during the fiscal years 1916, 1917, 1918 to the following newspapers: The Brantford *Expositor,* The Woodstock *Sentinel Review,* The Stratford *Beacon,* The Kingston *Whig,* The Hamilton *Times,* The Toronto *Globe,* The Toronto *Star,* the Guelph *Mercury,* The Niagara Falls *Review,* The St. Catharines *Journal,* The Ingersoll *Chronicle,* The Orillia *Times,* The Belleville *Ontario,* The Simcoe *Reformer,* The Richmond Hill *Liberal,* The Acton *Free Press,* The Mitchell *Recorder,* and the Owen Sound *Sun.* Presented July 4, 1919.—*Mr. Lemieux.. .. ..Not printed.*

318. Report of the Administrative Chairman of the Honourary Advisory Council for Scientific and Industrial Research of Canada, for the year ending March 31, 1919. Presented by Hon. Mr. Burrell, July 4, 1919.. .. ..Not printed.

319. Return to an Order of the House of the 23rd June, 1919, for a copy of all reports, Orders in Council, and all other papers in connection with the Halifax Relief Commission, including a statement of all receipts and expenditures in this connection up to May 31, 1919. Presented July 4, 1919.—*Mr. Duff.. .. ..Not printed.*

320. Return to an Order of the House of the 19th May, 1919, for a copy of all correspondence, memoranda, reports, plans and estimates relating to the construction of the retaining wall, along the shore of the St. Lawrence River, opposite the village of St. François-Xavier de Batiscan, in the County of Champlain. Presented July 5, 1919.—*Mr. Desaulniers.. .. ..Not printed.*

321. Return to an Order of the House of the 9th June, 1919, for a copy of all documents, telegrams and correspondence between the Federal Department of Agriculture and the Department of Agriculture of Prince Edward Island, or any person or persons in the Maritime Provinces, relating in any way to the Maritime Seed Fair, held in Summerside, Prince Edward Island, in 1918. Presented July 5, 1919.—*Mr. Sinclair, (P.E.I.) Not printed.*

322. Return to an Order of the House of the 3th June, 1919, for a Return showing for each year from July 1, 1867, the amount received into the Dominion Treasury as (*a*) Customs duties; (*b*) Excise duties; (*c*) Custom and Excise duties together; also amount paid to the Governments of the Provinces as (*a*) allowances for support of governments and legislatures; (*b*) annual grants of subsidy to the said Governments; (*c*) allowances and subsidy together, and the proportion which such payments bore to the receipts from Custom and Excise. Presented July 5, 1919.—*Mr. Fielding.. .. .. ..Not printed.*

323. Ordinances of the Yukon. Presented by Hon. Mr. Rowell, July 5, 1919... ..*Not printed.*

CANADA

PUBLIC ACCOUNTS

FOR THE

FISCAL YEAR ENDED MARCH 31

1918

PRINTED BY ORDER OF PARLIAMENT

OTTAWA
J. DE LABROQUERIE TACHÉ
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1919

[No. 2—1919]

To His Excellency the Duke of Devonshire, K.G., P.C., G.C.M.G., G.C.V.O., etc., etc., Governor General and Commander in Chief of the Dominion of Canada.

May it Please Your Excellency,—

The undersigned has the honour to present to Your Excellency the Public Accounts of Canada for the Fiscal Year ended March 31, 1918.

All of which is respectfully submitted.

W. T. WHITE,
Minister of Finance.

Ottawa, 1918.

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FINANCE DEPARTMENT,
OTTAWA.

The Hon. Sir THOMAS WHITE, K.C.M.G.,
Minister of Finance, Ottawa.

SIR,—I have the honour to submit to you the Public Accounts of Canada for the fiscal year ended March 31, 1918.

ORDINARY RECEIPTS AND PAYMENTS.

The receipts on account of Consolidated Fund for the year amounted to $260,778,-952.55; and the expenditure on the same account to $178,284,312.83; showing a surplus of ordinary receipts over ordinary expenditure of $82,494,639.72.

CAPITAL AND SPECIAL EXPENDITURES.

In addition to the Consolidated Fund expenditure, the following outlays were made and charged to Capital:—

Railways—		
Canadian Government Railways	$ 32,171,768 83	
Hudson Bay Railway	1,879,699 00	
Total Railways	34,051,467 83	
Quebec Bridge	931,278 01	
	34,982,745 84	
Canals—		
Galops Canal	2,226 16	
Rideau Canal	470 00	
Trent Canal	602,777 41	
Welland Ship Canal	1,235,046 59	
	1,840,520 16	
Less Refund Sault Ste. Marie Canal	58,563 09	
Total Canals		$ 1,781,957 07
Total Railways and Canals		$ 36,764,702 91

Public Works—		
Government Buildings, Ottawa	$	1,499,029 92
Port Arthur and Fort William Harbours		306,426 46
Quebec Harbour		1,091,027 99
River St. Lawrence Ship Channel		750,959 22
St. John Harbour Improvements		446,905 13
Toronto Harbour Improvements		876,331 61
Vancouver Harbour Improvements		6,515 35
Victoria Harbour, British Columbia		1,370,005 04
Total	$	6,347,200 72
Total Capital Expenditure		43,111,903 63

Railway Subsidies to the amount of $720,404.75 were paid on account of the following.—

Canadian Northern Ontario Railway	80,963 37
Canadian Northern Pacific Railway	338,893 63
Quebec, Montreal and Southern Railway	14,630 94
St. John and Quebec Railway	285,916 81

BOUNTY.

The sum of $113,496.85 was paid as bounty on crude petroleum, and forms a part of Consolidated Fund expenditure.

SAVINGS BANKS.

At the close of the fiscal year, the balance at the credit of the depositors in the Post Office and Government Savings Banks amounted to $53,360,090.74, a decrease of $2,855,997.87 as compared with the balance held on March 31, 1917. The withdrawals during the year exceeded the deposits by $4,382,056.05, while $1,526,058.18 was added for interest accrued, making a net decrease of $2,855,997.87.

INVESTMENTS.

Investments on account of the Sinking Funds of the various loans were made during the year to the amount of $3,183,492.66. The total investments for Sinking Funds, increased from $14,032,687.75 on March 31, 1917, to $17,216,180.41 on the 31 March 1918.

Advances were made under statute to the Montreal Harbour Commissioners and to the Quebec Harbour Commissioners amounting to $1,405.000.

Montreal Harbour Commissioners	$	705,000 00
Quebec Harbour Commissioners		700,000 00

Under authority of 5 Geo. V, cap. 3, "The Finance Act, 1914" subsection (*a*) section 4, advances during the year were made in the form of issues of Dominion notes to various banks to the amount of $91,865,000, to which should be added a debit balance of $10,200,000 at the beginning of the year making a total of $102,065,000. Of this amount $75,400,000 was repaid. leaving an outstanding balance of $26,665,000 on March 31, 1918.

On March 31, 1917, call loans to various banks against security of Imperial Treasury Bills stood at $2,800,000. During the fiscal year ended March 31, 1918, similar advances amounting to $3,950,000 were made against securities of Imperial and Dominion Treasury Bills and repayments were made by the banks to the amount of $4,580,000, leaving an outstanding balance on March 1918, of $2,170,000.

Advances have been made to the following railways:—	
Canadian Northern Railway	$ 25,000,000 00
Under authority of 7-8 Geo. V. cap. 24, 1917.	
Canadian Northern Railway	2,367,858 26
Under authority of sec. 29, cap. 20, Acts 1914.	
Canadian Northern Ontario Railway	599,024 92
Under authority of sec, 10, cap. 6, Acts 1911.	
Grand Trunk Pacific Railway	5,038,053 72
Under authority of Appropriation Act No. 2, 1917.	
Advances were made to the following Provinces:—	
Province of Ontario	2,000,000 00
Under authority of Order in Council P.C. No. 77, Jan. 9, 1918.	
Province of Saskatchewan	2,500,000 00
Under authority of Order in Council P.C. No. 77, Jan. 9, 1918.	

DEBT.

The net debt of the Dominion at the close of the fiscal year was $1,191,884,062.50 or an increase of $312,697,764.70 over the debt as it stood on March 31, 1917.

The increase is accounted for as follows:—

Capital Expenditures:—		
Public Works	$ 6,347,200 72	
Railways and Canals	36,764,702 91	$ 43,111,903 63
Special Expenditures:—		
Railway Subsidies	$ 720,404 75	
Sundry transfers to Consolidated Fund:—		
Charges of Management Loan Acct.	10,505,750 63	
Railway Grade Crossing Fund.	200,000 00	
Balances written off books of Intercolonial Railway.	1,036 09	
War	343,836,801 98	355,263,993 45
		$398,375,897 08
Less Sinking Funds	3,183,492 66	
Surplus of Consolidated Fund Receipts over consolidated Fund Expenditures	82,494,639 72	85,678,132 38
Increase of net debt		$312,697,764 70

LOANS.

During the year advances by way of temporary loans amounting to £43,500,000 or $211,699,999.97 were made to the Dominion by the Imperial Government, which added to an outstanding balance at the beginning of the year of £37,179,204-19-7 or $180,938,797.42 totalled £80,679,204-19-7 or $392,638,797.39 on March 31, 1918. Of this amount £79,000,000 or $384,466,666.67 was by agreement written off against advances made in Canada by the Dominion to the Imperial Government leaving a balance of £1,679,204-19-7 or $8,172,130.72 for advances made in London to the Dominion.

Advances to the Imperial Government by the Dominion of Canada have been made as follows:—

Imperial Munitions Board		$441,000,000 00
Agriculture Dept., Hay, Oats, Flour		15,461,800 62
Cheese Commission		34,296,091 93
Marine Department—Requisitioning Boats		391,863 41
Meat Products		5,000,000 00
Militia Dept.—Fish Account		66,978 04
Interest Account		4,053,835 62
Naval Service—Ship Building		260,000 00
Railways and Canals—Rail Account		3,996,333 70
Royal Mint—Addition		39,369 52
Amount of advances to Imperial Government		$504,566,272 84
LESS—Amount written off by agreement from advances in London to Canada	$384,466,666 67	
Sale of Imperial Government property at Halifax to Railways and Canal Department for Ocean Terminals	209,985 00	
Credit balance on account of Imperial Government Munitions Workers Separation Allowance	9,445 06	
DEDUCT—Amount due Imperial Government on London Account	8,172,130 72	392,858,227 45
Amount due the Dominion by Imperial Government		$111,708,045 39

During the year a further amount of 5 per cent Debenture Stock was issued to the extent of $12,598,000. This sum with the balance of the Stock outstanding on 31 March, 1917, $8,634,500, made a total issue of $21,232,500, of this amount there was converted into War Loan of 1917-37, and into the Victory Loan 1917, $6,951,500, leaving a balance outstanding at the close of the fiscal year of $14,281,000. This stock matures 1st October, 1919.

In addition to the $25, $50, and $100 denominations of War Savings Certificates, authority was given by Order in Council dated July 26, 1917, P.C. No. 2041 for the issue of this class of security in a $10 denomination maturing three years from date of issue at the relative price of $8.60. The amount of War Savings Certificates of all kinds sold during the year was $7,644,733.50.

Certificates to the amount of $654,201.80 were redeemed, the net issue during the year was thus $6,990,531.70. If to this is added the balance outstanding on 31st March, 1917, of $5,072,237 the total War Savings Certificates outstanding on the 31st March, 1918 will be found to be $12,062,768.70.

Under the provisions of the "War Appropriation Act 1917" authority was given by Order in Council dated the 9th November, 1917, P.C. No. 3171 for the raising of a Fourth War Loan of 5½ per cent Bonds maturing as follows and to be issued at par:—

5 year bonds due December 1, 1922.
10 year bonds due December 1, 1927.
20 year bonds due December 1, 1937.

Bonds of the various maturities of this issue will, in the event of future issues of like maturity, or longer, made by the Government, other than issues made abroad, be accepted at par and accrued interest, as the equivalent of cash for the purpose of subscription to such issues.

The prospectus of this loan was issued on November 12, 1917, and on the closing of the lists it was found that from 820,035 subscribers the Department had offerings of over $420,000,000 together with conversions from previous issues of $149,741,700. The former amount was reduced in allotments to $400,903,450.

Under provisions of the "War Appropriation Act 1917" authority was given by Order in Council dated the 27th July, 1917, P.C. 2073 for the raising of a loan of $100,000,000 in New York, by the issue of two year notes dated August 1, 1917, and to bear interest at 5 per cent.

TEMPORARY LOANS.

Temporary loans during the year were made from the chartered Banks in Canada and others by the issue of Treasury Bills amounting to $205,105,000. To this amount should be added $100,000,000 outstanding on March 31, 1917, making a total of $305,105,000 of which $229,995,000 has been repaid, leaving outstanding on the 31st March, 1918, an amount of $75,110,000.

WAR.

The expenditure on War Account to the 31st March 1918 amounted to $343,836,-801.98. This amount was disbursed by the various departments and commissions as follows:—

Agriculture	$	70,303 81
Auditor General		38,242 21
Dominion Police		203,174 60
External Affairs		31,647 79
Finance		17,916 46
Canada Food Board		198,528 17
Governor General's Secretary		10,531 94
Customs		5,541 25
Indian Affairs		41,014 99
Inland Revenue		858 00
Insurance		1,174 74
Justice		2,288,720 91
Marine		471,985 49
Militia		316,669,871 95
Military Hospital Commission		11,393,654 65
Mines—Canadian Munition Resources Com.		17,732 52
Naval		9,666,229 14
Interior		94,532 41
Immigration and Colonization		26,692 85
Post Office		749,608 36
Privy Council		26,220 34
Public Archives		11,926 38
Re-Construction and Development Commission		640 10
War Committee Privy Council		5,597 77
Public Works		185,321 11
Railways and Canals		350,545 35
" Reconstruction of Halifax		846,305 53
Secretary of State		81,766 99
Trade and Commerce		117,201 22
War Purchasing Commission		30,587 42
National Service Commission		142,093 91
News Print Commission		33,312 20
Public Information		17,782 46
		$343,847,263 02
LESS—Labour Dept. Credit balance		10,461 04
		$343,836,801 98

DETAILS OF WAR EXPENDITURE BY MILITIA DEPARTMENT.

FROM 1ST APRIL, 1917, TO 31ST MARCH, 1918.

Pay, Allowances, and Subsistance (including Assigned Pay and Separation Allowance)	$207,700,491 13
Civil labour (including pay of clerks)	3,225,490 93
Rent, water, fuel and light—housing troops	2,526,040 48
Maintenance of troops in France	73,000,000 00
Furniture, bedding, utensils and miscellaneous stores	879,067 51
Engineer services and works	992,576 45
Travelling and transport—sea	3,744,392 63
" " land	4,499,662 18
Forage and stabling	1,454,981 39
Purchase of remounts, expenses of purchasers, etc.	813,444 91
Shoeing horses	4,668 94
Saddlery and horse equipment	136,315 83
Clothing (except boots)	1,571,458 08
Boots and repairs to boots	611,917 47
Plain clothes—discharged soldiers	5,976 53
Necessaries (kit bags, towels, razors, brushes, soap, etc)	200,480 28
Washing and cleaning clothing, etc	103,609 42
Motor trucks, ambulances, and other vehicles	2,054,151 07
Small arms and ammunition	3,787,164 48
Outfit allowances—officers, warrant officers, and nurses	1,192,969 26
Accoutrements—Oliver equipment, cartridge belts, rifle slings, etc	702,723 02
Binoculars, telescopes, heliographs, prismatic compass, etc	193,586 32
Drugs, etc., and surgical instruments	931,237 22
Conservancy and contingencies	219,199 60
Pay and expenses of censors	82,920 30
Recruiting expenses (medical examination, attestation, and advertising)	16,137 30
Telegrams, cables, telephone messages, and postage	592,242 43
Printing and stationery	1,114,882 22
Compensation for personal injuries, and damages to buildings, crops, animals, etc	38,501 75
Dominion arsenal (from War Vote)	1,199,370 40
Lindsay arsenal—supplies	727,505 65
" machinery	270,197 46
" construction	313,485 36
Funeral expenses	53,979 37
Customs dues	73,852 99
Borden camp—land	216,005 12
British Recruiting Mission U.S.A	127,313 25
British and Foreign Governments	1,291,873 22
	$316,669,871 95

GUARANTEED SECURITIES.

The list of securities guaranteed by the Dominion is as follows:—

1. The Canadian Northern Railway Company, Cap. 7, Edward VII (1903).

The guarantee is for the principal of £1,923,287 sterling, and interest thereon at the rate of 3 per cent per annum for fifty years:—

2. The Canadian Northern Railway Company, Cap. 11, 7-8 Edward VII (1908).

The guarantee is for the principal of £1,622,586 19s. 9d. sterling debenture stock and interest thereon at the rate of 3½ per cent per annum for fifty years from July 20, 1908, interest payable half yearly.

3. The Canadian Northern Ontario Railway Company, Chapter 6, 1-2 George V (1911).

The guarantee is for the principal of £7,350,000 sterling debenture stock and interest thereon at the rate of 3½ per cent per annum for fifty years from May 19, 1911, interest payable half yearly.

4. The Canadian Northern Alberta Railway Company, Chapter 6, 9-10, Edward VII (1910) as amended by Chapter 8, 2 George V (1912).

The guarantee is for the principal of £647,260 5s. 6d. sterling debenture stock and interest thereon at the rate of 3½ per cent per annum for fifty years from May 4, 1910, interest payable half yearly.

5. The Grand Trunk Pacific Railway Company, Chapter 98, Acts of 1905.

The guarantee is for 3 per cent bonds of the Railway Company to an amount equal to 75 per cent of the cost of construction of the Western Division of the National Transcontinental Railway but not exceeding $13,000 per mile in respect of the Prairie Section of the said railway. The amount of bonds issued and guaranteed is £7,200,000, of which £3,200,000 were issued in 1905, £2,000,000 in 1909, and £2,000,000 in 1910.

The balance, £6,800,000, of the issue of £14,000,000 authorized by the above Acts to be guaranteed by the Dominion, has been purchased under authority of Chapter 24, 3-4 George V (1913) "The Grand Trunk Pacific Railway Bond Purchase Act."

The purchases by fiscal years were:—

During fiscal year 1912-13	£	2,287,700
" " 1913-14		2,645,000
" " 1914-15		1,867,300
	£	6,800,000

6. The Canadian Northern Alberta Railway Company, Chapter 7, 2 George V (1912).

The guarantee is for the principal of £733,561 12s. 10d. sterling debenture stock and interest thereon at the rate of 3½ per cent per annum for fifty years, from April 1, 1912, interest payable half yearly.

7. By "The Canadian Northern Railway Guarantee Act, 1914."

Authority is given the Dominion to guarantee the securities of the Canadian Northern Railway Company to an amount not exceeding $45,000,000 together with interest thereon at the rate of 4 per cent per annum. £3,500,000 of these securities have been sold and a portion of the remainder has been pledged for the purpose set out in the Act.

8. By "The Grand Trunk Pacific Guarantee Act, 1914."

Authority is given the Dominion to guarantee the securities of the Grand Trunk Pacific Railway Company to an amount not exceeding $16,000,000 together with interest thereon at the rate of 4 per cent per annum. £655,600 of these securities have been sold and $7,500,000 pledged against an advance by the Dominion Government of an issue of Dominion Notes to the amount of $6,000,000.

DOMINION NOTES.

The circulation of Dominion Notes stood at $250,798,860.92 on March 31, 1918, being an increase over the circulation at the close of last year of $67,549,874.13. During the same time the gold held by the Receiver General for redemption of bonds increased from $118,561,338.50 to $119,941,748.92.

SUPERANNUATION AND RETIREMENT ACTS.

The statement showing the number and total salaries of officials coming under the Superannuation Acts and the Retirement Act has been continued to March 31, 1918.

Respectfully submitted,

T. C. BOVILLE,
Deputy Minister of Finance.

Dominion Note Circulation.

Denomination.	March 31, 1914.	March 31, 1915.	March 31, 1916.	March 31, 1917.	March 31, 1918.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
$ 1	11,943,840 50	11,825,811 00	12,710,797 00	13,600,274 00	14,414,114 00
2	8,662,035 50	8,410,197 50	9,216,470 50	10,441,368 50	11,356,895 50
4	68,359 00	56,111 00	47,491 00	44,251 00	42,187 00
5	2,705,800 00	3,486,227 50	2,728,577 50	3,253,092 50	4,813,507 50
50	12,950 00	11,750 00	10,250 00	10,150 00	5,350 00
100	4,700 00	2,100 00	2,000 00	1,600 00	400 00
500	2,246,000 00	2,311,500 00	2,100,000 00	2,187,500 00	2,355,500 00
1,000	5,137,000 00	4,577,000 00	4,505,000 00	4,339,000 00	3,841,000 00
500 Special	329,000 00	224,000 00	238,500 00	196,500 00	174,000 00
1,000 "	2,008,000 00	1,482,000 00	1,461,000 00	1,612,000 00	1,375,000 00
5,000 "	83,865,000 00	123,830,000 00	143,975,000 00	146,450,000 00	211,230,000 00
Fractional	785,168 28	811,644 66	920,271 29	1,085,481 54	1,163,140 67
Provincial	27,785 25	27,777 25	27,774 25	27,769 25	27,766 25
	117,795,638 53	157,656,118 91	177,943,131 54	183,248,986 79	250,798,860 92

Dominion Notes Withdrawn from Circulation and Destroyed.

Denomination.	1914-15.	1915-16.	1916-17.	1917-18.
	$ cts	$ cts.	$ cts.	$ cts.
Fractionals	57,855 62	72,879 12	85,429 75	97,144 87
$1	13,830,632 50	13,134,612 00	13,963,343 00	13,847,050 00
$2	9,046,026 00	9,180,939 00	10,359,892 00	10,871,283 00
$4	12,180 00	8,468 00	3,624 00	1,800 00
$5	887,242 60	688,735 00	1,649,125 00	2,428,340 00
$50	1,200 00	1,500 00	100 00	4,800 00
$100	2,600 00	100 00	400 00	1,200 00
Provincials	8 00	3 00	5 00	3 00
$500	384,500 00	287,500 00	277,000 00	338,000 00
$1,000	965,000 00	431,000 00	387,000 00	456,000 00
$500 Special	90,000 00	29,000 00	57,000 00	25,500 00
$1,000 "	581,000 00	353,000 00	316,000 00	356,000 00
$5,000 "	2,485,000 00	1,730,000 00	2,370,000 00	4,375,000 00
Total	28,243,244 62	25,917,736 12	29,463,918 73	32,802,120 87

Dominion Notes Issued and Redeemed and in Circulation.

Fiscal Year	Notes in Circulation April 1.	Notes held by Asst. Rec's General April 1.	New Notes Issued during year.	Notes Withdrawn and Destroyed during year.	Notes held by Asst. Rec's General March 31, 1918.	Notes in Circulation March 31, 1918.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1911.....	89,994,270 25	21,496,959 75	47,122,400 00	16,763,677 85		
1912..	113,443,633 40	28,406,318 75	39,949,522 50	33,648,544 00		
1913.....	112,101,885 65	35,849,045 00	44,870,977 50	34,950,615 87		
1914.....	117,795,638 53	40,075,653 75	59,054,750 00	28,243,244 62		
1915.....	157,056,118 91	31,626,678 75	55,597,250 00	25,917,736 12		
1916..	117,943,131 54	46,284,180 00	35,370,750 00	29,468,918 75		
1917..	183,248,986 79	40,880,156 00	152,019,000 00	32,802,120 87		
1918.....	.....	.....	.....	.....	92,547,161 00	250,798,860 9

Silver Recoinage Statement.

——	Amount withdrawn for recoinage face value.	Amount recoined face value.	Loss on recoinage.
	$ cts.	$ cts.	$ cts.
April 30, 1913.....	842,743 11	742,672 63	53,543 37
April 30, 1914	154,992 10	185,866 37	15,652 84
March 31, 1915.....	106,015 65	96,893 15	9,122 50
March 31, 1916.....	156,830 00	143,354 10	13,475 90
March 31, 1917.....	93,687 15	85,506 45	8,180 70
March 31, 1918.....	79,205 65	72,131 20	7,074 45
	1,433,473 66	1,326,423 90	107,049 76

Copper Recoinage Statement.

——	Amount withdrawn for recoinage face value.	Amount recoined face value.	Loss on recoinage.
	$ cts.	$ cts.	$ cts.
April 30, 1913.....	266 17	201 44	
March 31, 1914..... ..	55 32	70 87	49 18
March 31, 1915.....	46 50	43 78	2 72
March 31, 1916.	54 43	51 53	2 90
March 31, 1917.....	75 56	72 04	3 52
March 31, 1918.....	62 84	59 50	3 34
	560 82	499 16	61 66

STATEMENT showing One and Two Dollar Dominion Notes in Circulation—Total amount of Dominion Notes and Bank Notes in Circulation and amount of Gold held by the Receiver General, March 31, 1882, to March 31, 1918.

Year.	One and Two Dollar Notes in Circulation.	Total Dominion Notes in Circulation.	Bank Notes in Circulation.	Gold held by the Receiver General
	$ cts.	$ cts.	$ cts.	$ cts.
1882	5,675,413 00	14,315,437 77	32,947,260 04	2,149,461 92
1883	5,809,538 00	15,801,769 98	34,517,813 52	2,381,288 51
1884	5,427,385 00	16,901,296 46	30,197,882 51	2,548,794 52
1885	5,290,655 00	15,600,166 86	29,791,262 85	2,345,525 44
1886	5,195,631 00	16,858,838 28	29,959,916 55	4,060,046 84
1887	5,761,588 00	14,781,270 78	31,521,420 43	2,516,972 36
1888	5,933,659 00	15,931,679 11	31,985,285 27	3,452,022 09
1889	5,852,398 00	15,110,965 33	32,471,522 09	3,925,994 19
1890	5,974,395 00	15,228,780 65	31,704,281 61	3,017,109 53
1891	6,262,728 00	16,156,465 48	33,020,661 30	3,789,704 21
1892	6,211,976 00	16,213,525 76	32,483,965 00	3,728,463 36
1893	6,526,193 00	17,587,711 66	33,430,883 00	5,550,381 36
1894	6,362,517 00	19,548,102 45	30,702,607 00	7,624,381 36
1895	6,339,098 00	20,946,237 12	29,414,796 00	9,175,245 43
1896	6,606,214 00	18,791,747 62	30,789,457 00	7,049,897 33
1897	6,711,754 00	21,987,613 26	31,082,521 00	10,380,205 37
1898	7,306,574 00	21,142,624 76	35,930,035 00	9,779,170 97
1899	7,902,076 00	22,933,078 39	38,409,227 00	11,768,191 25
1900	8,599,618 00	24,452,442 52	43,814,918 00	10,829,263 02
1901	9,136,829 00	28,498,519 52	47,611,967 00	15,159,309 02
1902	9,546,552 00	29,868,112 05	52,442,982 00	15,939,396 55
1903	10,671,569 00	33,777,733 58	58,283,484 00	20,702,144 08
1904	11,241,646 00	39,777,831 33	59,760,119 00	27,377,814 83
1905	11,616,702 00	47,839,250 33	58,721,173 00	35,813,970 43
1906	12,697,203 00	47,201,260 22	65,991,818 00	32,617,209 02
1907	14,427,814 00	54,794,596 86	76,346,013 00	37,619,796 81
1908	14,119,524 00	60,455,991 36	69,047,892 00	41,689,751 31
1909	14,215,537 00	79,351,080 50	68,708,458 00	61,581,665 45
1910	15,728,269 00	87,134,068 50	78,265,822 00	69,736,110 85
1911	17,155,996 00	89,994,270 25	81,938,753 00	74,159,771 40
1912	19,356,015 00	113,443,633 40	95,918,404 00	98,802,395 14
1913	20,783,997 00	112,101,885 65	102,202,047 00	98,507,112 81
1914	20,605,876 00	117,795,638 53	96,848,384 00	101,161,366 18
1915	20,236,008 50	157,056,118 91	96,666,544 00	94,644,423 44
1916	21,927,267 50	177,943,151 54	114,804,604 00	120,931,622 98
1917	24,041,642 50	183,248,986 79	148,265,140 00	118,561,338 50
1918	25,771,009 50	250,798,860 92	191,058,404 00	119,941,748 92

*Includes amount held as reserve against Savings Bank Deposits.

DOMINION NOTES ISSUED TO ASSISTANT RECEIVERS' GENERAL.

Denominations.	1914-15.	1915-16.	1916-17.	1917-18.
	$ cts.	$ cts.	$ cts.	$ cts.
Fractional	98,750 00	186,250 00	263,750 00	185,000 00
$1	13,716,000 00	14,040,000 00	14,860,000 00	14,828,000 00
$2	8,880,000 00	9,976,000 00	11,312,000 00	11,936,000 00
$4				
$5	420,000 00		515,000 00	2,840,000 00
$500	925,000 00	105,000 00	270,000 00	250,000 00
$1,000	985,000 00	290,000 00	300,000 00	230,000 00
$500 Special				
$1,000 "	30,000 00		350,000 00	250,000 00
$5,000 "	34,000,000 00	31,000,000 00	7,500,000 00	121,500,000 00
Total	59,054,750 00	55,597,250 00	35,370,750 00	152,019,000 00

STATEMENT showing Amount of Canadian Gold Coin issued by Mint to March 31, 1917.

—	March 31, 1913.	March 31, 1914.	March 31, 1915.	March 31, 1916.	Total.
	$	$	$	$	$
Montreal	185,900	45,000			230,000
Toronto	280,000				280,000
Halifax	32,500				32,500
St. John	37,500				37,500
Charlottetown	8,000				8,000
Winnipeg	125,000				125,000
Victoria	162,500				162,500
Ottawa	898,325	2,151,410	897,170	535	3,947,440
By Mint	3,885	1,070	40,525		45,480
	1,732,710	2,197,480	937,695	535	4,868,420

$ 5	1,338,060
$10	3,480,360
	4,868,420

NOTE—First coin issued May 10, 1912.

NO CANADIAN GOLD COIN ISSUED DURING 1918.

COINAGES (in dollar and cent denomination) executed at the Royal Mint, London, and the Mint, Birmingham, for Canada, during the years 1858 to 1907; also coinage struck for New Brunswick and Nova Scotia before Confederation in 1867, and for Prince Edward Island before 1873, when that Province entered the Confederation, and coined and issued by the Royal Mint, Ottawa, January 1, 1908, to March 31, 1918.

Year.	Silver.						Bronze.		
	50 cents.	25 cents.	20 cents.	10 cents.	5 cents.	Total.	1 cent.	½ cent.	Total.
	$	$ cts.	$	$	$	$ cts.	$	$	$
1858			150,000	125,000	75,000	350,000 00	100,000		100,000
1859							95,790		95,790
1860								1,114	1,114
1861							10,000		(a) 10,000
1861							8,000	2,000	(b) 10,000
1862			30,000	15,000	5,000	50,000 00			(a)
1862							10,000		(b) 10,000
1864			30,000	10,000	5,000	45,000 00	10,000		(a) 10,000
1864							8,000	2,000	(b) 10,000
1870	225,000	225,000 00		160,000	140,000	750,000 00			
(j) 1871							10,000		(c) 10,000
1871	100,000	100,000 00		80,000	70,000	350,000 00			
(j) 1872	40,000	560,000 00		100,000	100,000	800,000 00			
(j) 1874		400,000 00		60,000	40,000	500,000 00			
(j) 1875		250,000 00		100,000	50,000	400,000 00			
(j) 1876							40,000		40,000
(j) 1880		100,000 00		150,000	150,000	400,000 00			
(j) 1881	75,000	205,000 00		95,000	75,000	450,009 00	20,000		20,000
(j) 1882		150,000 00		100,000	50,000	300,000 00	40,000		40,000
(j) 1883		240,000 00		30,000	30,000	300,000 00			
1884				15,000	10,000	25,000 00	25,000		25,000
1885		48,000 00		40,000	50,000	138,000 00			
1886		135,000 00		80,000	85,000	300,000 00	15,000		15,000
1887		25,000 00		35,000	25,000	85,000 00	15,000		15,000
1888	30,000	100,000 00		50,000	50,000	230,000 00	40,000		40,000
1889		(d) 16,585 00		60,000	60,000	136,585 00			
(j) 1890	10,000	50,000 00		45,000	50,000	155,000 00	10,000		10,000
1891		30,000 00		80,000	90,000	200,000 00	(i) 14,525		14,525
1892	75,500	127,500 00		52,000	43,000	298,000 00	12,000		12,000
1893		25,000 00		50,000	85,000	160,000 00	20,000		20,000
1894	(e) 14,518	55,000 00		50,000	25,000	144,518 00	10,000		10,000
1895							12,000		12,000
1896				65,000	75,000	140,000 00	20,000		20,000
1897							15,000		15,000
1898	50,000			72,000	95,000	217,000 00			
(j) 1898							10,000		10,000
1899	25,000	(f) 103,895 00		120,000	150,000	398,895 00	24,000		24,000
1900	59,000	330,000 00		110,000	90,000	589,000 00	10,000		10,000
(j) 1900							26,000		26,000
1901	40,000	160,000 00		120,000	100,000	420,000 00	41,000		41,000
1902	60,000	116,000 00		72,000	106,000	354,000 00	30,000		30,000
(j) 1902		200,000 00		110,000	110,000	420,000 00			
1903		(g) 211,537 50		50,000	50,000	311,537 50	40,000		40,000
(j) 1903	70,000			132,000	132,000	334,000 00			
1904	30,000	100,000 00		100,000	120,000	350,000 00	25,000		25,000
1905	20,000	200,000 00		100,000	130,000	450,000 00	20,000		20,000
1906	175,000	(h) 309,460 75		170,000	155,000	809,460 75	41,000		41,000
1907	150,000	522,000 00		262,000	260,000	1,194,000 00	24,000		24,000
(j) 1907							8,000		8,000
1908	7,700	22,025 00		14,900	18,400	63,025 00	21,604		21,604
1909	126,600	403,900 00		210,300	127,500	868,300 00	39,300		39,300
1910	243,600	660,300 00		337,000	223,100	1,464,000 00	42,020		42,020
1911	162,000	622,000 00		367,700	239,300	1,391,000 00	54,480		54,480
1912	150,500	622,500 00		334,500	284,500	1,392,000 00	50,000		50,000

COINAGES (in dollar and cent denomination) executed at the Royal Mint, London, and the Mint, Birmingham, for Canada, during the years, 1858 to 1907, etc.—*Con.*

Year.	Silver.						Bronze.		
	50 cents.	25 cents.	20 cents.	10 cents.	5 cents.	Total.	1 cent.	½ cent.	Total.
	$	$ cts.	$	$	$	$ cts.	$	$	$ cts.
1913	138,000	447,000 00	.....	326,000	264,000	1,175,000 00	55,600	.....	55,600
1914	80,500	303,500 00	.....	194,000	156,002	734,002 00	35,100	.....	35,100
1915	6,000	92,000 00	.....	68,000	40,000	206,000 00	51,400	.....	51,400
1916	190,000	439,700 00	.....	464,300	208,000	1,302,000 00	109,700	.....	109,700
1917	10,000	32,000 00	.....	18,200	10,060	70,200 00	19,900	....	19,900
1918	352,100	810,000 00	.....	495,900	234,000	1,892,000 00	112,200	.. ..	112,200
	2,716,018	9,549,963 25	210,000	5,895,800	4,740,802	23,112,523 25	1,450,619	5,114	1,455,733

NOTE.—(*a*) New Brunswick coinage. (*b*) Nova Scotia coinage. (*c*) Prince Edward Island coinage. (*d*) Recoined from withdrawn 20 cent pieces of the nominal value of $17,074. (*e*) Recoined from withdrawn 20 cent pieces of the nominal value of $15,000. (*f*) Including $18,895, recoined from withdrawn 20 cent pieces of the nominal value of $9,500, and worn silver coin of the estimated value of $10,500. (*g*) Partly produced from worn silver coin of the nominal value of $11,686.75. (*h*) Partly produced from worn silver coin of the nominal value of $2,000. (*i*) Including $4,525, produced from old copper and bronze coin. (*j*) Coined at the Mint, Birmingham.

STATEMENT showing Amount of United States silver and bronze coin withdrawn from circulation in Canada and exported during the period from April 1, 1913 to March 31, 1918, together with the expenditure in connection therewith.

	1913-14.	1914-15.	1915-16.	1916-17.	1917-18.	Totals 1910-18.
	$	$	$	$	$	$
Ontario	662,284 82	634,087 51	524,532 81	562,070 66	532,953 36	4,835,140 83
Quebec	208,288 71	197,392 94	158,351 69	145,871 48	160,058 06	1,468,916 81
Nova Scotia	26,878 00	30,167 75	27,610 75	25,338 85	19,338 38	184,620 20
New Brunswick	30,250 75	37,656 00	36,052 15	27,943 00	26,402 30	239,502 20
Manitoba	238,161 37	165,010 12	181,105 01	171,870 28	172,230 62	1,594,818 86
British Columbia	507,264 33	422,536 92	309,148 47	319,568 30	347,911 65	3,327,983 92
Alberta	72,087 40	75,517 33	46,294 65	66,774 30	54,151 45	600,838 38
Saskatchewan	80,576 44	77,913 03	39,747 77	50,230 61	53,433 40	464,408 95
Prince Edward Island	640 00	300 00	100 00	100 00	.....	1,140 00
Yukon	....	.....	1,630 00	4,700 00	1,197 00	7,527 00
Total	1,820,431 82	1,640,581 60	1,324,573 30	1,374,527 48	1,367,676 22	12,724,897 15
Comm. Paid	6,825 99	6,151 73	4,966 79	5,154 23	5,128 37	47,712 07
Express Charges	6,399 21	5,653 73	5,312 97	5,360 81	4,762 58	47,793 45
	13,225 20	11,805 46	10,279 76	10,515 04	9,890 95	95,505 52

SESSIONAL PAPER No. 2

THE GRAND TRUNK PACIFIC RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £14,000,000 guaranteed by the Dominion Government (Chapter 98, Acts of 1905.)

—			Dr.	Cr.
			$ cts.	$ cts.
By proceeds of £3,200,000 issue of 3 per cent bonds in March, 1905, and sold to Rothschilds & Sons at a net price of 92⅔ and accrued interest—				
£3,200,000 at 92⅔	£2,960,000-0-0	$14,405,333 33		
Accrued interest	34,817-0-11	169,442 96		
	2,994,817-0-11	14,574,776 29		
Less cost of exchange in transfer to Canada		15,102 21		
By proceeds of £2,000,000 issue of 3 per cent bonds in July, 1909, and sold to Rothschilds & Sons at a net price of 80 and accrued interest—				14,559,674 08
£2,000,000 at 80	£ 1,600,000-0-0	7,786,666 66		
Accrued interest	4,014-5-0	19,536 02		
	1,604,014-5-0	7,806,202 68		
Plus profit in exchange in transfer to Canada		5,006 09		
By proceeds of £2,000,000 issue of 3 per cent bonds in July, 1910, placed with the Bank of Montreal, London, for public subscription on terms to net the company at least £80-13-9 (actual amount received £80-14-6⅔ per cent.)—				7,811,208 77
£2,000,000 at 80-14-6⅔	£1,613,978-1-0	7,854,693 17		
Less interest on prepayments	1,169-15-5	5,692 88		
	1,612,808-5-7	7,849,000 29		
Plus interest allowed by Bank of Montreal, London, on holdings to date of transfer to Canada	1,732-11-4	8,431 82		
	1,614,540-16-11	7,857,432 11		
Less cost of exchange in transit to Canada		5,186 66		
				7,852,245 45
By interest allowed by Banks on deposits				1,280,977 07
By amount to meet the obligations of the Crown to the Company under paragraph 5 of the schedule to Chapter 24, Acts of 1904				4,994,416 66
By proceeds of £6,800,000 (balance of issue of £14,000,000) purchased by Dominion Government under the terms of the Grand Trunk Pacific Railway Bond Purchase Act, 1913—				
£6,800,000 at par		33,093,333 33		
Less amounts allocated for the payment of interest on sums raised by the company from time to time on the pledging of bonds—				
Feb. 11, 1913, Bank of Montreal, Montreal	$ 17,376 73			
Feb. 21, 1913, Bank of Montreal, London, £37,696-8-2	183,455 85			
May 5, 1914, Union of London and Smith's Bank, London, £7,128-8-9	34,691 73			
May 5, 1914, Glynn Mills Bank, Ltd., London, £4,277-1-3	20,815 04			
May 18, 1914, Bank of Montreal, London, £17,108-4-5	83,260 01			
	$ 339,599 36			
Plus cost of exchange on transfer to Canada	14,118 15	353,717 51		
				32,739,615 82
To amount of payments made to the company under sundry certificates from the Government Chief Engineer			69,238,137 85	
			69,238,137 85	69,238,137 85

THE GRAND TRUNK PACIFIC RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of $16,000,000 guaranteed by the Dominion of Canada
(Chapter 34, Acts of 1914.)

—			Dr.	Cr.
			$ cts.	$ cts.
By advances made by the Dominion Government against pledge of $7,500,000 of 4 per cent bonds, advance being by issue of Dominion Notes at various times and subsequently confirmed by Legislation, Cap. 4, Geo. V				6,000,000 00
By proceeds of £655,600 of this issue sold to Messrs. Foley, Welch & Stewart, as follows :—				
Nov. 20, 1914, £482,400 at 92½	$ 2,171,604 00			
Accrued interest	33,508 91			
		$ 2,205,112 91		
Jan. 26, 1915, £119,500 at 92½	537,949 17			
Accrued interest	854 18			
		538,803 35		
Feb. 20, 1915, £28,400 at 92½	127,847 33			
Accrued interest	581 17			
		128,428 50		
Aug. 13, 1915, £25,300 at 92½	113,892 17			
Accrued interest	423 40			
		114,315 57		
				2,986,660 33
By proceeds of sale of balance of issue to the Grand Trunk Railway Co.				3,780,000 00
By interest accrued on deposit				2,115 52
To amount of payments made to the company under sundry certificates from the Government Chief Engineer			12,768,775 85	
			12,768,775 85	12,768,775 85

SESSIONAL PAPER No. 2

THE CANADIAN NORTHERN RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £1,622,586 19s. 9d. guaranteed by the Dominion Government (Chapter 11, Acts of 1908).

—		Dr.	Cr.
		$ cts.	$ cts.
By proceeds of sale of £1,263,698 19s. 9d., or $6,150,000, 3½ per cent first mortgage debentures stock sold en bloc for	$ 6,000,000 00		
Less exchange at $4·862142 in transfer to Canada	5,577 08		5,994,422 92
By proceeds of £358,888 3½ per cent first mortgage debenture stock sold in March, 1911, at a net price to the company of 92, £330,176 19s. 2d	$ 1,606,861 19		
Less exchange in transfer to Canada	4,326 51		1,602,534 68
By interest accrued to May 31, 1918, on deposits			246,360 62
To amount of payments made to the company under sundry certificates from the Government Engineer		6,977,080 54	
To balance		866,237 68	
		7,843,318 22	7,843,318 22
January 1, 1919, By balance			866,237 68

THE CANADIAN NORTHERN RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of $45,000,000 guaranteed by the Dominion of Canada (Chapter 20 of the Acts of 1914).

			Dr.	Cr.
			$ cts.	$ cts.
By advances made by Dominion Government, August to December, 1914, against pledge of $12,500,000 of 4 per cent bonds, advance being by issue of Dominion Notes at various times and subsequently confirmed by Legislation Cap. 4-5. Geo. V				10,000,000 00
By proceeds sale of £3,000,000 4 per cent bonds in July, 1914, at a net price to the Company of 91½	£2,745,000 0 0	$13,359,000 00		
By profit on exchange in transfer to Canada		109,361 32		13,468,361 32
By proceeds sale of £500,000 4 per cent bonds in February, 1915, at a price to the Company of 91 plus accrued interest	£455,000 0 0			
Accrued interest	7,145 6 5			
	£462,145 6 5	$2,249,107 23		
To loss in exchange in transfer to Canada		8,279 55		2,240,827 68
By advance made by Columbia Trust Co., New York, September, 1915, against pledge of $15,333,333.34, 4 per cent bonds, said bonds being pledged as security for the repayment of notes issued by the Company, due September 1, 1917, for $11,500,000. These notes were sold on a 6 per cent basis less underwriting claims, the net proceeds being				11,084,850 00
"On September 1, 1917, when these notes came due to enable the Company to take them up the Government advanced to the Company $9,981,021.03 against security of $15,306,334 of the above 4% bonds, the remaining bonds $27,000 were sold under the option given to holders of the notes at the price of 79%, and the difference in proceeds namely 6·7075% reverted to the credit of this account being	$ 1,811 03			
By gain on Exchange from New York		33 95		1,844 08
By interest accrued to May 31, 1918				322,415 93
To amount of payments made to the Company under sundry Certificates from the Government engineer			37,023,519 21	
To balance			94,780 70	
			37,118,299 91	37,118,299 91
November 1st, 1918. By balance				94,780 70

THE CANADIAN NORTHERN ONTARIO RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £7,350,000 guaranteed by the Dominion of Canada (Chapter 6, Acts of 1911).

			Dr.	Cr.
			$ cts.	$ cts.
Proceeds of £7,000,000 3½ per cent first mortgage debenture stock sold at a net price to the company of 90⅜	£6,352,500 0 0	$30,915,500 00		
Less exchange in transfer to Canada		1,531 34		
				30,913,968 66
By advance made by the Guaranty Trust Company of New York, July, 1913, on £293,837 first mortgage debenture stock pledged as security				1,001,004 71
By proceeds of sale of £33,561 in July, 1914, of this stock at a net price of 88	£29,533 14 0			
By advance made by Lloyds Bank, Ltd., London, on £22,692 of above stock pledged as security (£70 advanced July, 1914, for each £100 of pledged securities)	15,821 8 0			
	£45,355 2 0	$ 220,728 15		
By profit on exchange in transfer to Canada		188 84		
				220,916 99
By interest accrued to May 31, 1918, on deposits				1,408,698 81
To amount of payments made to the company under sundry certificates from the Government Engineer			33,005,146 44	
To balance			539,442 73	
			33,544,589 17	33,544,589 17
May 31, 1918, By Balance				539,442 73

THE CANADIAN NORTHERN ALBERTA RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £647,260 guaranteed by the Dominion of Canada (Chapter 6, Acts of 1910, as amended by Chapter 8, Acts of 1912).

		Dr.	Cr.
		$ cts.	$ cts.
By proceeds of sale of £647,260 in October, 1911, 3½ per cent first mortgage debenture stock at a net price to the company of 92, £595,479-4-0	$ 2,897,998 77		
Less exchange in transfer to Canada	7,819 69		
			2,890,179 08
By interest accrued to May 31, 1918, on deposits			79,022 59
To amount of payments made to the company under sundry certificates from the Government Engineer		2,952,897 03	
To balance		16,304 64	
		2,969,201 67	2,969,201 67
May 31, 1918. By balance			16,304 64

THE CANADIAN NORTHERN ALBERTA RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £733,561 guaranteed by the Dominion of Canada (Chapter 7, Acts of 1912).

—	Dr.	Cr.
	$ cts.	$ cts.
By proceeds of £410,959 issue, 3½ per cent debenture stock sold in November, 1912, at a net price to the company of 90, £369,863—2—0 ..... $ 1,800,000 13		
Loss on transfer to Canada 0 13	.....	1,800,000 00
By advances made by the Canadian Bank of Commerce, July, 1913, on the pledging of $1,350,000 3½ per cent debenture stock ($70 advanced for each $100 pledged)	.....	945,000 00
By advances made by the Guaranty Trust Company of New York, July, 1913, on £45,206 3½ per cent debenture stock pledged as security	.....	154,001 77
By interest accrued to 31st May, 1918, on deposits	.....	39,894 11
To amount of payments made to the company under sundry certificates from the Government Engineer	2,927,440 00	
To balance	11,455 88	
	2,938,895 88	2,938,895 88
May 31, 1918, by balance	.....	11,455 88

SESSIONAL PAPER No. 2

DECAYED PILOTS' FUND.

IN ACCOUNT WITH THE DOMINION OF CANADA.

1918.			
April 1.	Balance from March 31, 1917		$ 65,735 61
	Receipts from April 1, 1917, to March 31, 1918		5,316 33
	Interest on Bonds—		
	War Loan Bonds, 1916-31	$ 200 00	
	Montreal Harbour Bonds	1,140 00	
	Province of Ontario Bonds	1,080 00	
	War Loan Bonds, 1917-37	125 00	
	Debenture Stock	208 23	
			2,753 23
	Premium on $2,500 Dominion of Canada 1917-37 War Loan Bonds purchased at 96 plus 4 per cent discount on prepayments		106 65
	Discount of 5½ per cent on prepayments of Victory Loan Bonds, January 2, 1918		84 74
	Interest on deposit with the Government		41 45
		$	74,038 01
	Less—Pensions to pilots, widows and minors		6,857 44
		$	67,180 57
	Gain for year $1,444.96.		
1918.			
March 31.	Cash on deposit with the Government	$	3,180 57
March 31.	Bonds and Debentures held by the Government as under:—		

Date.	Rate of Interest.	Maturing.	Series.	Numbers.	Amount.	
					$ cts.	$ cts.
July 4, 1891 ..	4 p. c.....	July 5, 1921...	H.	64-65, 139-142..... ...	6,000 00	
Jan. 5, 1894.....	4 "	" 5, 1924..	J.	231-246.....	16,000 00	
July 5, 1888.....	4 "	" 5, 1918...	G.	289-290.....	2,000 00	
Province of Ontario Bonds.						
May 1, 1915	4½ p. c ...	May 1, 1925..	L.	L. 3532, 3, 4, L. 3060, L. 3067-8.....	6,000 00	
May 1, 1915.....	4½ "	" 1, 1925...	.....	Nos. 0708-0725.....	18,000 00	
Dominion of Canada Bonds.						
Oct. 1, 1916.....	5 p. c....	Oct. 1, 1931 ..	1916-31	E. 5882-5885.....	4,000 00	
Mar. 1, 1917.....	5 "	Mar. 1, 1931 ..	1917-37	B. 22260-2.....	1,500 00	
Mar. 1, 1917.....	5 "	" 1, 1931 ..	1917-37	M. 12839.....	1,000 00	
Dec. 1, 1917.....	5½ "	Dec. 1, 1937 ..	V. Loan	V.L. XX 1560 V.....	5,000 00	
Dec. 1, 1917.....	5½ "	" 1, 1937 ..	" ..	" XX 24605-8 M....	4,000 00	
Dec. 1, 1917.....	5½ "	" 1, 1937 ..	" ..	" XX 7571 Z.....	500 00	
						64,000 00
						67,180 57

NUMBER AND TOTAL Salaries of Officials coming under the Superannuation Acts and the Retirement Act, on July 1st, 1892, and April 1st, 1918.

DEPARTMENT.	JULY 1ST, 1892.			APRIL 1ST, 1918.								
	No. of Officials.	Annual Salaries.	Total Salaries by Departments.	No. of Officials, Superannuation Fund No. 1.	No. of Officials, Superannuation Fund No. 2.	No. of Officials, Retirement Fund.	Total Number of Officials.	Annual Salaries, Superannuation Fund No. 1.	Annual Salaries, Superannuation Fund No. 2.	Annual Salaries, Retirement Fund.	Total Annual Salaries.	Total Annual Salaries by Departments.
		$	$					$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Agriculture.....Inside.	42	50,770		5	3	320	328	8,850 00	6,000 00	456,150 00	471,000 00	
" .....Outside.	11	10,092	60,862		2	2	2		4,523 75		4,523 75	475,523 75
Archives				3		29	32	7,050 00		42,250 00	49,300 00	49,300 00
Auditor General's Office	26	29,110	29,110	14	2	76	92	42,050 00	4,700 00	99,050 00	145,800 00	145,800 00
Civil Service Commission				1		16	17	3,800 00		31,900 00	35,700 00	35,700 00
Conservation Commission					1	22	23		5,000 00	36,150 00	41,150 00	41,150 00
Customs.....Inside.	29	34,790		17		218	242	37,750 00	15,150 00	297,350 00	350,250 00	
" .....Outside.	1,004	660,220	695,010	154	39	2,748	2,941	231,525 00	57,950 00	3,044,370 00	3,333,845 00	3,684,095 00
External Affairs				3		24	27	11,900 00		30,400 00	42,300 00	42,300 00
Finance.....Inside.	34	49,020		8	2	83	93	13,100 00	5,500 00	101,950 00	120,550 00	
" .....Outside.	28	36,150	85,170	10	1	19	30	5,800 00	1,300 00	26,850 00	33,950 00	154,500 00
General Consulting Engineer				1	1		2	6,000 00	1,600 00		7,600 00	7,600 00
Governor General's Secretary's Office	6	6,900	6,900	1	1	8	10	3,700 00	1,000 00	13,700 00	18,400 00	18,400 00
High Commissioner's Office	6	7,831	7,831	3		6	9	6,950 00		14,050 00	21,000 00	21,000 00
House of Commons	59	82,000	82,000	18	4	74	96	45,300 00	6,900 00	116,300 00	198,500 00	198,500 00
Immigration and Colonization..Inside.				2		80	82	5,400 00		110,480 00	115,880 00	
" " Outside.						5	5			8,900 00	8,900 00	124,780 00
Indian Affairs.....Inside.	47	49,850		16	1	58	75	38,725 00	1,300 00	83,362 50	123,387 50	123,387 50
" .....Outside.	22	29,650	79,500									
Inland Revenue.....Inside.	25	38,120		7	4	74	85	21,150 00	7,500 00	121,150 00	149,800 00	
" .....Outside.	406	387,807	425,927	88	20	248	356	143,400 00	26,450 00	335,230 00	505,080 00	654,880 00
Insurance	4	7,200	7,200	2		18	20	4,700 00		31,050 00	35,750 00	35,750 00
Interior.....Inside.	90	96,126		42	2	750	791	102,400 00	6,300 00	1,023,150 00	1,131,850 00	
" .....Outside.	37	52,445	148,571			4	4			5,600 00	5,600 00	1,137,450 00
Justice.....Inside.	16	25,960		12	2	61	75	41,200 00	5,000 00	109,650 00	155,850 00	
" .....Outside.	34	47,500	73,460	2		13	15	5,600 00		27,200 00	32,800 00	188,650 00

Labour						35	35			45,798 60	45,798 60	45,798 60
Library of Parliament	13	16,700	16,700	7		11	18	22,300 00		12,600 00	34,900 00	34,900 00
Marine ..... Inside.	23	43,180		5	6	106	117	13,100 00	14,700 00	171,350 00	199,150 00	
" ..... Outside.	234	111,240	154,420	1	2	6	9	510 00	2,950 00	8,318 33	11,808 33	210,958 33
Militia and Defence ..... Inside.	31	42,700		6	5	109	120	13,250 00	15,900 00	144,000 00	173,150 00	
" " ..... Outside.	1	3,200	45,900			8	8			15,750 00	15,750 00	188,900 00
Mines	31	47,640	47,640	10	3	164	177	32,550 00	10,300 00	304,810 00	347,660 00	347,660 00
Naval ..... Inside.				5	3	108	116	12,000 00	9,350 00	152,350 00	173,700 00	
" ..... Outside.				1			1	4,000 00			4,000 00	177,700 00
Post Office ..... Inside.	210	197,090		71	9	634	714	132,040 03	17,579 64	570,580 20	720,199 92	
" ..... Outside.	1,284	941,070	1,138,160	320	101	6,602	7,023	454,347 00	137,271 00	6,470,705 40	7,062,323 40	7,782,523 32
Printing and Stationery ... Inside.	21	22,450	22,450	4	2	34	40	7,200 00	4,000 00	53,750 00	64,950 00	
" " .. Outside.				1	1		2	4,000 00	3,600 00		7,600 00	72,550 00
Privy Council	16	22,025	22,025	5	3	12	20	13,900 00	8,600 00	17,450 00	39,950 00	39,950 00
Public Works ..... Inside.	25	36,520		11	3	311	325	31,250 00	5,900 00	492,142 00	529,292 00	
" .. .... Outside.	22	14,647	51,167	1			1	456 25			456 25	529,748 25
Railways and Canals ..... Inside.	28	46,550		10	2	84	96	27,700 00	6,600 00	148,500 00	182,800 00	
" ..... Outside.	251	152,117	198,667	15			19	20,876 77			20,876 77	203,676 77
R.N.W.M. Police ..... Inside.	7	9,450		2		7	9	5,200 00		12,650 00	17,850 00	
" ..... Outside.	52	57,700	67,150		2		2		3,800 00		3,800 00	21,650 00
Secretary of State	34	38,510	38,510	11	1	33	45	26,700 00	2,900 00	45,000 00	74,600 00	74,600 00
Senate	27	32,950	32,950	10	1	20	31	25,250 00	1,400 00	38,100 00	64,750 00	64,750 00
Soldiers' Civil Re-Establishment						2	2			2,150 00	2,150 00	2,150 00
Trade and Commerce ..... Inside.				2	3	84	89	3,150 00	9,600 00	98,500 00	111,250 00	
" ..... Outside.				1		5	6	4,000 00		14,450 00	18,450 00	129,700 00
	4,236	3,537,283	3,537,283	912	239	13,329	14,480	1,640,160 10	410,624 39	15,015,197 03	17,065,981 52	17,065,981 52

BALANCE SHEET

RECEIPTS AND PAYMENTS

MISCELLANEOUS STATEMENTS

Balance Sheet, Dominion of

Dr.	Amount.	Total.
	$ cts.	$ cts.
INVESTMENTS.		
Sinking Funds.		
Loan of 1884	7,756,861 82	
3½ per cent loan of 1930-50	6,833,803 44	
4 per cent loan of 1940-60	2,375,215 15	
War Loan 1915-25	250,300 00	17,216,180 41
Sundry Investments.		
Consolidated Fund Investment Account	219,639 65	
Loans to Banks "Finance Act 1914"	26,665,000 00	
Loans to Banks (on call)	2,170,000 00	
Montreal Harbour Commission	25,980,000 00	
Montreal Turnpike Trust	148,828 00	
Quebec Harbour Debentures	10,356,550 58	
St John Bridge and Railway Extension Company	433,900 00	
Three Rivers Harbour Debentures	81,760 97	
Canadian Northern Railway Loan Account 1914. (Chapter 4, Acts of 1915)	10,000,000 00	
Canadian Northern Railway Loan Account 1916	15,000,000 00	
Canadian Northern Railway Interest Account (Chapter 20 Acts of 1914).	4,752,358 27	
Canadian Northern Ontario Railway Interest Account (Sec. 10, Chapter 6, Acts of 1911)	1,797,074 76	
Canadian Northern Railway (Legislation 1917 for acquisition of Capital Stock 7-8, George V., Chapter 24)	25,000,000 00	
The Grand Trunk Pacific Railway, Prairie Section Loan Account (Chapter 19 of Acts of 1909)	10,000,000 00	
The Grand Trunk Pacific Railway Loan Account 1913, (Chapter 23 of Acts 1913)	15,000,000 00	
The Grand Trunk Pacific Railway Loan Account 1914, (Chapter 4 of Acts 1915)	6,000,000 00	
The Grand Trunk Pacific Railway Investment Account	33,093,333 23	
The Grand Trunk Pacific Railway Loan Account 1917, (Appropriation Act No. 4, 1917)	5,038,053 72	
The Grand Trunk Railway Company, Interest Account	7,081,783 45	
Huron & Erie Mortgage Corporation	500,000 00	
Imperial Government, Bank of Montreal, New York Loan	35,000,000 00	
Province of Ontario Loan	2,000,000 00	
Province of Saskatchewan Loan	2,500,000 00	238,818,282 63
PUBLIC WORKS.		
Canals.		
Burlington Bay Canal	308,328 32	
Chambly Canal—River Richelieu	580,092 59	
Improvement of the Trent	559,067 70	
Lachine Canal	11,142,580 65	
Lake St. Peter	1,164,235 08	
Murray Canal	1,248,946 71	
Ottawa Works	6,875,244 17	
Quebec Canals	34,841 69	
Sault Ste. Marie Canals	4,935,809 42	
St. Lawrence Canals	34,145,085 97	
St. Ours Locks	5,690 91	
St. Peters Canal	492,023 82	
Tay River Navigation	607,550 17	
Trent River Navigation	16,533,741 17	
Welland Canal	29,396,775 66	
Welland Ship Canal	14,727,007 21	
Miscellaneous	125 00	122,757,146 24
Carried forward		378,791,609 28

Canada on March 31, 1918.

Cr.	Amount.	Total.
	$ cts.	$ cts.
PUBLIC DEBT.		
Payable in London.		
3¾ per cent loan of 1909	26,701,842 68	
3½ " " 1884	23,467,206 27	
3½ " " Canadian Pacific Railway, land grant	15,056,006 66	
3½ " " 1930-50	137,058,841 00	
3 " " 1888	8,071,230 16	
3 " " 1892	18,250,000 00	
3 " " 1894	10,956,000 00	
2½ " " 1897	4,888,185 64	
4 " " 1940-60	93,926,666 66	
4½ " " 1920 25	24,333,333 33	
		362,703,312 40
Temporary Loans:—		
Imperial Government	8,172,130 72	
New York Loans	100,006,000 00	
Temporary Loan (Treasury bills)	75,110,000 00	
		183,288,130 72
Payable in Canada.		
Province of New Brunswick 6 per cent loan debentures	600 00	
Province of Canada 5 per cent loan debentures	400 00	
Dominion Stock issue A 6 per cent	8,000 00	
" " A 3½ per cent	30,836 67	
" " B 3½ per cent	84,200 00	
" " C 3½ per cent	48,666 67	
" " F 3½ per cent	60,800 00	
Dominion of Canada War Loan 1915-25	51,195,000 00	
" " " 1916-31	63,066,300 00	
" " " 1917-37	92,607,800 00	
Debenture stock 5% 1919	3,223,000 00	
Debenture stock 5% 1919 school lands	11,058,000 00	
War Savings Certificates	12,062,768 70	
Bond Loan, 3½ per cent 1925-28	12,404,678 36	
" " 4½ per cent 1925-45	95,207,351 17	
5½ per cent Victory Loan 1917	540,469,663 05	
		881,528,064 62
Payable in New York.		
5 per cent Bond Loan 1915-35	873,000 00	
5 per cent Public Service Loan 1916	75,000,000 00	
		75,873,000 00
Dominion Notes		250,798,860 92
Provincial Notes Nova Scotia		39,207 40
Unpaid Warrants Prince Edward Island		549 59
SAVINGS BANKS.		
Dominion Government Savings Banks	12,171,716 33	
Post Office Savings Banks	41,182,807 56	
Savings Banks Nova Scotia, Suspense Account	977 81	
Savings Banks Nova Scotia, Interest Account	4,589 04	
		53,360,090 74
SEIGNEURIAL ACCOUNT.		
Compensation to Seigneurs	34,084 96	
" " Townships	153 00	
		34,237 96
TRUST FUNDS.		
Bank Circulation Redemption Fund	5,799,609 27	
Common School Funds	2,641,877 26	
Indian Funds	8,665,137 35	
		17,106,623 88
Carried forward		1,824,732,078 23

BALANCE SHEET Dominion of

DR.	Amount.	Total.
	$ cts.	$ cts.
Brought forward		378,791,609 28
PUBLIC WORKS—*Con.*		
Railways.		
Digby and Annapolis Railway	660,683 09	
Intercolonial Railway	120,220,732 24	
International Railway	7,662 45	
Prince Edward Island Railway	11,451,124 15	
National Transcontinental Railway	162,968,861 55	
New Brunswick and Prince Edward Island Railway	270,790 66	
Hudson Bay Railway	20,231,887 37	
New cars for His Royal Highness the Governor General	71,538 82	
North Railway	250,000 00	
Quebec Bridge	21,051,128 05	
Miscellaneous	18,000 00	
Quebec and Saguenay Railway	1,703,589 90	
Canadian Government Railways	31,628,544 88	
		370,534,543 16
Sundry Works.		
Bare Point Breakwater	217,995 90	
Cape Tormentine Harbour	236,860 63	
Esquimalt Graving Dock	1,279,571 22	
Georgian Bay to Montreal, Waterway Survey	918,796 85	
Government Buildings, Ottawa	16,435,430 32	
Improvement to the St. Lawrence	23,436,879 59	
Kingston Graving Dock	556,589 35	
Land and Cable Telegraph Lines	348,320 77	
Levis Graving Dock	971,592 58	
Montreal Harbour Improvements	1,060,342 83	
New Dominion Building, Toronto	1,166,646 95	
Port Arthur and Fort William Harbour and River Kaministique	12,228,532 32	
Halifax Dry Dock	3,627 17	
Port Colborne Harbour	904,459 39	
Quebec Harbour Improvements	7,24 ,450 15	
Rainy River, Lock and Dam	133 80	
St. Andrews Rapids including Red River Improvements	1,572,798 97	
St. John Harbour Improvements	10,844,317 59	
Tiffin Harbour Improvements	481,621 59	
Vancouver Harbour	3,432,650 78	
Victoria Harbour, Ontario, Improvements	761,801 79	
Victoria Harbour, British Columbia Improvements	4,967,001 70	
Yukon Territories Works	1,921,392 10	
Toronto Harbour	2,643,493 05	93,631,307 39
		12,118,150 87
Militia		
PROVINCE ACCOUNTS.		
Province of Nova Scotia, Suspense account	40,315 94	
Province of Prince Edward Island Land account	782,402 33	
Province of Quebec Debt account	1,473,609 63	2,296,327 90
MISCELLANEOUS AND BANKING ACCOUNTS.		
Agriculture, Feed for Live Stock	667,444 70	
Bank of England, Suspense account	24,505 20	
Bank of Montreal, Provincial Notes, Suspense account	28,431 33	
Bank of Montreal, Victory Loan Trading	3,500,000 00	
Calgary and Edmonton Railway, Special account	458,708 60	
	4,679,089 83	857,371,938 60
Carried forward		

Canada, on March 31, 1918—*Continued.*

Cr.	Amount.	Total.
	$ cts.	$ cts.
Brought forward		1,824,732,078 23
PROVINCE ACCOUNTS.		
Province of British Columbia Debt Account	583,021 40	
" Manitoba Debt Account	3,578,941 20	
" Nova Scotia Debt Account	1,055,924 25	
" New Brunswick Debt Account	529,299 39	
" Ontario Debt Account, 47 Vic. c. 4	2,848,289 52	
" Prince Edward Island Debt Account	775,791 83	
" Quebec Debt Account, 47 Vic. c 4	2,549,213 61	
		11,920,481 20
MISCELLANEOUS AND BANKING ACCOUNTS.		
Alberta School Lands	731,429 53	
Alberta Government Seed Grain	8,784 19	
Atlantic and Lake Superior Company, Special Account	1,521 82	
Banque du Peuple, Special Account	14,530 85	
Banque Ville Marie, Special Account	4,509 59	
Bank of Yarmouth, Special Account	1,049 82	
Behring Sea Indemnity	8,022 05	
Board of Pension Commissioners, Special Account	4,277 25	
Briton Medical and General Life Association, Special Account	179 74	
Banque St. Hyacinthe, Special Account	7,931 09	
Banque St. Jean, Special Account	2,127 23	
Canada Food Board, "Tractor Account"	544,467 00	
Cash Suspense	43,206 31	
Central Bank, Special Account	2,225 94	
Collingwood Harbour, Special Account	12,304 80	
Columbia River, Special Account	2,989 16	
Commercial Bank of Manitoba, Special Account	6,460 56	
Contractors' Securities	1,672,606 20	
Copyright Duties	76 37	
Decayed Pilots Fund Account	67,180 57	
Empress of Ireland Relief Fund, Special Account	1,195 23	
Fort Osborne Barracks, Special Account	62,947 27	
French Government Account	23,042 66	
Government Annuities Account	3,417,403 98	
Insurance Fund	583,383 13	
Interior Department, Special account	50,231 44	
Intercolonial and Prince Edward Island, Railway Employees Provident Fund	340,793 91	
Interprovincial Bridge over Restigouche, Special account	8,837 70	
Labour Department, Special account	1,713 71	
Land Assurance Fund, Special account	8,119 99	
Law Fees, Maritime Court, Ontario	408 25	
Manitoba School Lands Account	250,326 95	
Militia and Defence, Special account	2,144 14	
National Transcontinental Railway, Apprentice Fund	1,786 28	
Ontario Farmers Gift	25 61	
Ontario Bank, Special account	21,716 88	
Prisoners of War	98,513 22	
Pelagic Sealing	189,336 25	
Post Office Account	5,758,432 39	
Railways and Canals Department, Suspense accounts	40,618 78	
Railway Grade Crossing Fund	1,525,051 34	
Retirement Fund Account	5,128,684 01	
Royal North West Mounted Police, Special account	133,083 60	
Saskatchewan School, Lands account	1,075,706 11	
St. Helens Island, Special account	19,783 10	
St. Stephens Bank, Special account	11,757 67	
Strathcona Trust, Special account	500,000 00	
Superannuation Fund	522,555 85	
Trade and Commerce, Suspense account, "Commandeering Grain"	221,079 74	
Carried forward	23,134 559 26	1,836,652,559 43

BALANCE Sheet, Dominion of

DR.	Amount.	Total.
	$ cts.	$ cts.
Brought forward	4,679,089 83	857,371,938 60
MISCELLANEOUS AND BANKING ACCOUNTS—*Con.*		
Canada Grain Act	135,114 62	
Canadian Northern Railway, Special account	454,701 52	
Canadian Pacific Railway, Land Grant Security, Suspense account	23,674 43	
Canadian Government Railway, (Open account)	1,162,799 40	
Canadian Government Railway, (Stores accounts)	6,205,809 45	
Copper Coinage	32,850 37	
Gold Coinage account	52,877 07	
High Commissioner for Canada in London, Suspense account	4,234 65	
Imperial Government	119,880,176 11	
Italian Government	175,921 73	
King's Printer, Stationery Account	480,315 60	
National Transcontinental Railway "Medical Fund"	13,024 68	
Qu'Appelle L. L. and Saskatchewan Railway Special Account	704,359 54	
Russian Government Special Account	36,098 07	
St. John and Quebec Railway, Open Accounts	5,647 63	
Seed, Grain and Relief Accounts	5,450,045 94	
Seed Grain, Saskatchewan Government	138,427 96	
Seed, Peas and Beans, Agriculture Dept	257,911 61	
Sinking Funds Generally	1,150,885 71	
Sinking Fund Special Account, War Loan, 1915-25	2,837 37	
Silver Coinage	823,505 21	
Southern Alberta Land Company Limited	354,684 00	
War Loan 1916-31 Suspense Account, unpaid instalments	57 50	
United States, Hay Account	680,528 20	
		142,905,578 20
Specie Reserve		120,413,948 69
CASH ACCOUNT.		
Receiver General, Ottawa	136,656,415 11	
Bank of Montreal, London	936,812 85	
Bank of Montreal, New York	12,228,290 60	
		149,821,518 53
TERRITORIAL ACCOUNT.		
North West Territories Organization	1,460,000 00	
North West Territories Purchase	1,460,000 00	
ADD Dominion Lands to March 31, 1911	10,425,395 92	
	13,345,395 92	
LESS—Received from Dominion Lands	4,275,526 11	
	9,069,869 81	
ADD—Expenses connected with Northwest Rebellion	826,077 87	9,895,947 68
RAILWAY ACCOUNTS.		
Canadian Pacific Railway	62,789,776 09	
Grand Trunk Railway, Debenture Accounts	15,142,633 34	
Grand Trunk Railway, Interest Account	10,457,458 01	
Grand Trunk Railway, Special Account	7,302 18	88,397,169 62
Consolidatad Fund		494,529,797 54
Total		1,863,335,898 89

Canada on March 31, 1918.

Cr.	Amount.	Total.
	$ cts.	$ cts.
Brought forward	23,134,559 26	1,836,652,559 43
Miscellaneous and Banking Accounts—*Con.*		
Three Rivers Harbour, Sinking Fund	1,970 21	
Unpaid Coupons	129,109 87	
Unpaid Debentures	973 33	
Unpaid Dividends, British Columbia	33 67	
Unpaid Dividends, Canada	4,663 18	
" Dominion Stock	4,449 83	
" New Brunswick	1,279 00	
" Nova Scotia	795 80	
" Prince Edward Island	867 25	
" 3 p.c. 1894 Stock	21 15	
Unpaid Warrants, of Former years	49 36	
Victory Loan Suspense	1,499,906 69	
War Special Account	1,904,660 86	
		26,683,339 46
		1,863,335,898 89

STATEMENTS of the Receipts and Payments of

Receipts.	Amount.	Total.
CONSOLIDATED FUND.	$ cts.	$ cts.
Customs	144,172,629 70	
Excise	27,168,445 27	
Post Office	21,345,394 48	
Revenue from Public Works	286,749 51	
" Minor Public Works	97,272 07	
" Railways	27,172,208 14	
" Canals	414,868 22	
Interest on Investments	4,466,724 13	
Patent Fees	256,317 21	
Casual	2,362,262 93	
Ordnance Lands	7,929 75	
Fines and Forfeitures	100,336 46	
Premium, Discount and Exchange	628,252 74	
Marines Fund	63,635 70	
Electric Light	79,920 35	
Steamboat Inspection	2,792 80	
Gas Inspection	56,319 05	
Weights and Measures	139,584 00	
Cullers Fees	1,342 18	
Law Stamps	8,902 00	
Penitentiaries	71,227 96	
Insurance Inspection	58,763 24	
Fisheries	114,572 39	
Modus Vivendi	4,179 00	
Canada Gazette	32,006 92	
Superannuation Fund	29,946 94	
Lighthouse and Coast Service	612 00	
Dominion Steamers	9,581 38	
Military College	39,176 67	
Militia	18,228 33	
Civil Service Examination Fees	4,207 50	
Dominion Lands	4,443,758 17	
Militia Pensions	26,902 58	
Inspection of Staples	1,499,875 88	
Royal Northwest Mounted Police Officers' Pension	5,082 83	
Chinese Revenue	208,965 69	
War Tax Revenue	25,379,900 78	
Supreme and Exchequer Court Reports	77 60	
		260,778,952 55
LOANS.		
Temporary Loans—		
Imperial Government	211,699,999 97	
New York Temporary Loan, 1917	100,000,000 00	
Treasury Bills	205,105,000 00	
5 per cent Debenture Stock, 1919	12,598,000 00	
War Savings Certificates	7,644,733 50	
Dominion of Canada War Loans, 1917-37	154,826,567 52	
Victory Loan, 1917	540,469,663 05	
		1,232,343,964 04
SAVINGS BANKS		15,461,202 12
DOMINION NOTES		150,943,120 00
TRUST FUNDS.		
Bank Circulation Redemption Fund	324,286 58	
Common School Fund	2,221 20	
Indian Fund	1,541,054 00	
		1,867,561 78
Carried forward		1,661,394,800 49

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Canada for the Fiscal Year ended March 31, 1918.

Payments.	Amount.	Total.
CONSOLIDATED FUND.	$ cts.	$ cts.
Interest on Public Debt	47,845,584 51	
Charges of Management	488,706 92	
Sinking Funds	3,183,492 66	
Premium, Discount and Exchange	5 45	
Civil Government	6,890,952 45	
Administration of Justice	1,485,390 13	
Dominion Police	128,966 02	
Legislation	3,073,334 28	
Penitentiaries	980,167 64	
Agriculture	3,846,018 06	
Immigration	1,211,954 04	
Quarantine	239,451 79	
Pensions	8,155,691 50	
Superannuation	478,263 63	
Militia	3,912,458 64	
Royal North West Mounted Police	1,031,156 82	
Public Works Income	7,432,900 95	
Railways and Canals Income	444,628 52	
Mail Subsidies and Steamboats Subventions	1,853,319 55	
Ocean and River Service	1,192,673 76	
Lighthouse and Coast Service	1,860,309 35	
Marine Hospitals	53,169 41	
Steamboat Inspection	70,380 61	
Fisheries	1,111,277 42	
Geological Survey	380,761 73	
Scientific Institutions	361,592 93	
Subsidies to Provinces	11,369,148 48	
Indians	1,922,761 20	
Government of the North West Territories	5,809 66	
Miscellaneous	2,354,495 86	
Yukon Provisional District	301,612 34	
Customs	4,054,319 87	
Excise	1,255,005 79	
Weights, Measures, Gas and Electric Light	322,549 33	
Culling Timber	6,046 41	
Inspection of Staples	2,240 38	
Adulteration of Food	46,643 09	
Post Office	18,046,557 90	
Public Works, Collection of Revenue	842,647 51	
Railways and Canals, Collection of Revenue	34,849,607 65	
Dominion Lands	2,552,303 58	
Trade and Commerce	1,381,621 36	
Naval Service	1,069,572 70	
Labour	75,254 50	
Bounties	113,496 85	
		178,284,312 83
REDEMPTION OF DEBT.		
Temporary Loan, Imperial Government	384,466,666 67	
New York Temporary Loan, 1915	19,388,000 00	
Treasury Bills	229,995,000 00	
Dominion Stock Issue A 3½ per cent	1,000 00	
" " B 3½ "	25,800 00	
" " F 3½ "	100 00	
War Loan, 1915-25	42,731,100 00	
" " 1916-31	43,640,000 00	
5 per cent Debenture Stock 1919	6,951,500 00	
War Saving Certificates	654,201 80	
Dominion of Canada War Loan 1917-37	80,319,000 00	
		808,172,368 47
Savings Banks		18,317,199 99
Dominion Notes		83,393,245 87
Carried forward		1,088,167,127 16

STATEMENTS of the Receipts and Payments of

RECEIPTS.	Amount.	Total.
	$ cts.	$ cts.
Brought forward		1,661,394,800 49
INVESTMENTS.		
Consolidated Fund Investment Account	18,000 00	
Loans to Banks, Finance Act. 1914	75,400,000 00	
Montreal Turnpike Trust	16,000 00	
J. P. Morgan & Co., New York, Loan	20,000,000 00	
Loans to Banks on Call	4,580,000 00	
		100,014,000 00
MISCELLANEOUS.		
Agriculture, Feed for Live Stock	631,262 08	
Alberta School Lands Account	1,076,686 61	
Bank of England Suspense Account	498,252 36	
Banque Ville Marie Special Account	175 00	
Bank of Vancouver, Liquidation Account	35,000 00	
Board of Pension Commissioners, Special Account	4,277 25	
Calgary & Edmonton Railway Special Account	327,790 45	
Canada Food Board, Tractor Account	578,765 00	
Canada Grain Act, Government Elevators	3,581,306 66	
Canadian Government Railways Open Accounts	28,453,655 20	
Canadian Government Railways, Stores Accounts	14,034,861 15	
Canadian Northern Railway, Special Account	222,317 66	
Cash Suspense	11,289 09	
Contractors Securities	1,135,238 52	
Copper Coinage	112,200 00	
Decayed Pilots Fund	8,339 90	
Dominion Assay Office	3,271,820 35	
Empress of Ireland Relief Fund, Special Account	4,687 47	
Gold Coinage Account	1,289,611 56	
Government Annuities Account	472,179 65	
High Commissioner for Canada in London, Suspense Account	400 00	
Imperial Government	410,960,412 81	
Insurance Fund	185,015 38	
Intercolonial & Prince Edward Island Railway, Employees Provident Fund	307,370 70	
Italian Government Special Account	5 85	
King's Printer Advance Account	2,854,358 22	
King's Printer, Stationery Office	2,218,790 25	
Labour Department Special Account	1,713 71	
Land Assurance Fund, Special Account	248 64	
Manitoba School Lands Account	370,718 88	
Militia & Defence, Suspense Account	24,620 33	
National Transcontinental Railway Apprentices Special Account	13,795 70	
National Transcontinental Railway, Medical Fund	33 50	
Ontario Bank, Special Account	21,716 88	
Outstanding Cheques	775,654 62	
Pelagic Sealing	10,000 00	
Post Office Account	122,407,103 82	
Prisoners of War	42,475 32	
Qu'Appelle, Long Lake & Saskatchewan Railway, Special Account	195,358 89	
Railways & Canals, Suspense Account	650 00	
Railway Grade Crossing	200,000 00	
Retirement Fund	892,100 58	
Royal North West Mounted Police, Special Account	7,500 00	
Royal Wheat Account	2,500,000 00	
Saskatchewan School Lands	1,444,521 62	
Seed Grain and Relief Accounts	7,264,406 90	
Seed, Peas & Beans Agriculture	2,760 90	
Seed, Grain Advances 1908, Saskatchewan Government	17,219 85	
Silver Coinage	1,943,771 09	
Superannuation Fund Account	58,784 96	
St. John and Quebec Railway Open Accounts	95,933 87	
St. John and Quebec Railway, Stores Account	569 13	
Carried forward	610,567,728 36	1,761,408,800 49

Canada for the Fiscal Year ending March, 31, 1918.

Payments.	Amount.	Total.
	$ cts.	$ cts.
Brought forward		1,088,167,127 16
Trust Funds.		
Bank Circulation Redemption Fund	280,231 57	
Indian Fund	716,147 01	
		1,026,378 58
Investments.		
Canadian Northern Railway, Interest Loan Account	2,367,858 26	
Canadian Northern Railway, Loan Account, 1917	25,000,000 00	
Canadian Northern Ontario Railway. Interest Loan Account	599,024 92	
Consolidated Fund Investment Account	20,750 00	
Grand Trunk Pacific Railway, Loan Account, 1917	5,038,053 72	
Huron and Erie Mortgage Corporation	500,000 00	
Imperial Government, Bank of Montreal, New York Loan	35,000,000 00	
Loans to Banks, Finance Act, 1914	91,865,000 00	
Montreal Harbour Commission	705,000 00	
J. P. Morgan & Co., New York Loan	20,000,000 00	
Quebec Harbour Commission	700,000 00	
Loans to Banks on Call	3,950,000 00	
Province of Ontario Loan	2,000,000 00	
Province of Saskatchewan Loan	2,500,000 00	
		190,245,686 90
Provincial Notes		12 65
Miscellaneous.		
Agriculture, Feed for Live Stock	1,298,706 78	
Alberta School Lands Account	3,444,479 09	
Bank of England, Suspense Account	285,786 52	
Banque du Peuple, Special Account	30 00	
Banque St. Hyacinthe, Special Account	224 55	
Banque Ville Marie, Special Account	50 00	
Bank of Vancouver, Liquidation Account	35,000 00	
Bank of Yarmouth, Special Account	45 00	
Calgary & Edmonton Railway, Special	13,177 12	
Canada Food Board, Tractor Account	34,298 00	
Canada Grain Act, Government Elevator	3,659,134 38	
Canadian Government Railways, Open Account	29,709,299 57	
Canadian Government Railways, Stores Account	15,422,567 86	
Canadian Northern Railway Special Account	60,155 00	
Cash Suspense	2,494 24	
Contractors' Securities	3,377,697 38	
Copper Coinage	122,526 76	
Decayed Plots Fund	6,894 94	
Dominion Account, Department of Railways and Canals	1,036 09	
Dominion Assay Office	3,271,820 35	
Empress of Ireland Relief Fund, Special Account	4,968 97	
Gold Coinage Account	243,106 03	
Government Annuities Account	233,163 34	
High Commissioner for Canada in London, Suspense Account	482 73	
Imperial Government	361,282,243 10	
Insurance Fund	54,803 49	
Intercolonial and Prince Edward Island Railway Employees Provident Fund	316,130 51	
Suspense Account Department of Interior	614 60	
Italian Government, Special Account	7,486 24	
King's Printer Advance Account	2,854,358 22	
King's Printer, Stationery Office Account	2,266,313 91	
Manitoba School Lands Account	4,188,742 30	
National Transcontinental Railway Apprentices Special Account	14,519 18	
National Transcontinental Railway Medical Fund	18,559 73	
Outstanding Cheques	775,654 62	
Post Office Account	121,126,132 99	
Carried forward	554,126,703 69	1,279,439,155 29

STATEMENTS of the Receipts and Payments of

RECEIPTS.	Amount.	Total.
	$ cts.	$ cts.
Brought forward	610,567,728 36	1,761,408,800 49
MISCELLANEOUS—*Con.*		
St. Stephen's Bank, Special Account	194 67	
Trade and Commerce, Special Account, "Commandeering of Grain"	208,335 75	
Three Rivers Harbour Sinking Fund	76 51	
United States Government Account, "Purchase of Hay"	716,575 27	
Unpaid Coupons	52,125 00	
Unpaid Dividends, Dominion Stock	183 75	
Victory Loan Suspense Account	1,499,906 69	
War Special Account	188 77	
Dominion Account, Department of Railways and Canals	1,036 09	
Sinking Funds, Generally	1,849,727 39	
		614,896,078 25
CASH ACCOUNTS.		
Bank of Montreal, London	142,363,643 31	
Bank of Montreal, New York	176,956,472 40	
Cash Credits	1,172,086,650 33	
		1,491,406,766 04
Specie Reserve Account		12,071,110 55
RAILWAYS AND CANALS—CAPITAL.		
National Tran continental Railway	828,111 02	
Sault Ste. Marie Canal	58,563 09	
		886,674 11
Total		3,880,669,429 44

Canada for the Fiscal Year ending March 31, 1918—*Con.*

Payments.	Amount.	Total.
	$ cts.	$ cts.
Brought forward	554,126,703 69	1,279,439,155 29
Miscellaneous—*Con.*		
Prisoners of War	31,868 33	
Railway Grade Crossing	13,740 85	
Retirement Fund	158,178 09	
Royal Wheat Account	2,500,000 00	
Saskatchewan School Lands Account	4,260,158 72	
Seed, Grain and Relief Accounts	4,733,096 25	
Seed, Peas and Beans, Agriculture	260,672 51	
Silver Coinage Account	1,799,953 60	
Superannuation Fund Account	29,287 72	
St. John & Quebec Railway, Open Account	97,249 25	
St. John & Quebec Railway, Stores Account	464 80	
St. Stephen's Bank, Special Account	110 00	
United States Government Account, Purchasing Hay	1,397,103 47	
Unpaid Coupons	18,825 00	
Unpaid Dividends, Dominion Stock	464 40	
Victory Loan Trading, Bank of Montreal, Special Account	3,500,000 00	
Sinking Funds, Generally	2,422,263 60	
		575,350,140 28
Specie Reserve Account		13,661,839 75
Cash Accounts.		
Bank of Montreal, London	146,191,088 05	
Bank of Montreal, New York	173,829,733 74	
Cash Debits	1,292,934,851 14	
		1,612,955,672 93
Railways and Canals—Capital.		
Canadian Government Railways	31,628,544 88	
Hudson Bay Railway	1,879,699 00	
Quebec Bridge	931,278 01	
Quebec & Saguenay Railway	1,371,334 97	
St. Lawrence Canals	2,226 16	
Tay River Navigation	470 00	
Trent River Navigation	602,777 41	
Welland Ship Canal	1,235,046 59	
		37,651,377 02
Public Works Capital.		
Government Buildings, Ottawa	1,499,029 92	
River St. Lawrence Ship Channel	750,959 22	
Port Arthur and Fort William Harbour and River Improvements	306,426 46	
Quebec Harbour Improvements	1,091,027 99	
St. John Harbour Improvements	446,905 13	
Toronto Harbour Improvements	876,331 61	
Vancouver Harbour, British Columbia	6,515 35	
Victoria Harbour Improvements, B.C.	1,370,005 04	
		6,347,200 72
Railway Subsidies.		
Canadian Northern Ontario Railway	80,963 37	
Canadian Northern Pacific Railway	338,893 63	
Quebec and Montreal and Southern Railway	14,630 94	
St. John and Quebec Railway	285,916 81	
		720,404 75
Charges of Management Loan Account		10,505,750 63
War		343,836,801 98
Consolidated Fund Account		201,036 09
Total		3,880,669,429 44

STATEMENT of the Consolidated Fund of Canada on March 31, 1918.

—	—	Dr.	Cr.
	$ cts.	$ cts.	$ cts.
To amount of payments (for details see page 9)	178,284,312 83		
Less Sinking Fund	3,183,492 66		
		175,100,820 17	
To Railway Subsidies		720,404 75	
To Railway Grade Crossing Fund		200,000 00	
To Intercolonial Railway—			
Balances written off books of the Intercolonial Railway		1,036 09	
To War Account		343,836,801 98	
To Charges of Management Loan Account:			
5 per cent War Loan 1916-31—			
Advertising	473 80		
Brokerage	3,860 50		
		4,334 30	
5 per cent War Loan 1917-37—			
$\frac{5}{20}$% commission paid to banks	675,000 00		
Advertising	46,493 39		
Printing and Stationery	16,168 56		
Salaries and Office Contingencies	50,250 78		
Brokerage	473,717 41		
Postage	23 76		
Translation	8 00		
Express	919 08		
Insurance	8,118 42		
Printing Bonds and Scrip	61,552 57		
Rent of typewriters	59 80		
Rent of cheque-writers	10 00		
Discount 4% on $172,926,800, as per prospectus	6,917,072 00		
Discount on Instalments paid in advance $334,769 51			
Less interest on over-due instalments 33,611 23	301,158 28	8,550,552 05	
War Services Certificates—			
$\frac{1}{4}$% commission paid to banks	28,596 26		
$\frac{1}{4}$% commission paid to Postmasters	6,427 45		
Printing and Stationery	2,660 89		
Translation	5 00		
Advertising	1,017 54		
Printing Certificates	736 00		
Express	3 59		
		39,446 73	
5% Debenture Stock 1919—			
Brokerage	2,603 75		
Advertising	5,601 68		
		8,205 43	
5% Public Service Loan 1916—			
Express		13 96	
5½% Victory Loan 1917—			
$\frac{1}{4}$% commission paid to banks	991,678 76		
Advertising-Canada Press Association	202,403 71		
Advertising-News Editorial and Feature Service	5,762 38		
Advertising-Extension of January payment	4,214 20		
Advertising in England	48 67		
Dominion Publicity Committee $ 165,000 00			
Less Refunds 5,051 38			
	159,948 62		
Ottawa Publicity Committee	2,873 33		
Organization Expenses $ 400,000 00			
Less Refunds 17,166 24			
	382,833 76		
Commission to canvassers $ 1,145,000 00			
Less Refunds 4,361 31			
	1,140,638 69		
Carried forward	2,890,402 12	528,461,615 46	

STATEMENT of the Consolidated Fund of Canada on March 31, 1918—*Con.*

			Dr.	Cr.
		$ cts.	$ cts.	$ cts.
Brought forward..		2,890,462 12	528,461,615 46	
5½ per cent Victory Loan—*Continued.*				
Remuneration to bond dealers and others	$ 788,000 00			
Less Refunds	55,695 33			
		732,304 67		
Printing scrip certificates		52,961 48		
Printing bonds		391,794 00		
Salaries and office contingencies		169,689 09		
Printing and stationery		83,691 70		
Postage		28,294 83		
Telegrams		2,366 76		
Express		105 88		
Cartage		932 35		
Translation		116 00		
Printing circulars		86 25		
Bell Telephone Company		280 54		
Travelling expenses		100 00		
Rent of typewriters		739 39		
Express and duty on bonds		18,608 85		
			4,372,473 91	
5 per cent New York Temporary Loan, 1917—				
2 per cent discount on loan	$ 2,000,000 00			
1¾ per cent paid to underwriters	1,750,000 00			
	$ 3,750,000 00			
Less interest (8 days at 5 per cent)	111,111 11			
	$ 3,638,888 89			
Refund of 2¼ per cent discount on Imperial government's subscription of $25,000,000	$ 562,500 00			
Less 8 days interest at 5 per cent	27,777 78			
	534,722 22			
		3,104,166 67		
Commission of 1/16 per cent on $55,000,000 and ⅛ per cent on $20,000,000 paid to Bank of Montreal as fiscal agents in connection with the issuance of loan and retiring the issue of $20,000,000 notes due August 1st, 1917		59,375 00		
American Bank Note Co., engraving temporary notes		2,817 50		
J. F. Orde, legal expenses		752 79		
F. L. Stetson, for professional services		750 00		
Telephone and telegraph charges		70 48		
Expenses, general manager, Bank of Montreal		357 61		
Signature Co., New York, for 79,000 signatures on temporary certificates at ¾ c. each		592 50		
Printing 100,000 $1,000 two year 5 per cent notes with coupons		17,450 00		
Signature Co., New York, for 75,000 signatures on two year notes		468 75		
Postage		256 80		
			3,187,058 10	
To Balance as per Public Accounts 1916-17			224,943,936 47	
By adjustment 5% War Loan 1917-37. Being difference between 97½ and par on $18,081,400, 1915/35 War Loan Bonds surrendered				452,035 00
Carried forward			760,965,083 94	452,035 00

STATEMENT of the Consolidated Fund on March 31, 1918—*Con.*

——	—	Dr.	Cr.
Brought forward		760,965,083 94	452,035 00
By adjustment 5½% Victory Loan 1917. Being difference between 97½ and par on $24,649,700, 1915/25 War Loan Bonds surrendered	616,242 50		
Being difference between 97½ and par on $43,640,000, 1916/31 War Loan Bonds surrendered	1,091,000 00		
Being difference between 96 and par on $80,319,000 1917/37 War Loan Bonds surrendered	3,212,760 00		4,920,002 50
By adjustment 5% New York Temporary Loan 1917. Being Bank of England's share of profit in connection with a participation of $23,515,000 in the Syndicate formed for the sale of 2 year notes at rate of .01209			284,296 35
By amount of receipts (for details see page 8)			260,778,952 55
By Balance			494,529,797 54
		$760,965,083 94	$760,965,083 94

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CASH ACCOUNT.

(For details see Statement of Receipts and Payments page 9).

—	—	Dr.	Cr.
	$ cts.	$ cts.	$ cts.
To Balance from Fiscal Year 1916-17—			
Canadian Banks cash debits on account of 1916-17	15,808,214 30		
Bank of Montreal, New York	15,355,029 26		
	31,163,243 56		
Less Bank of Montreal, London, March 31st, 1918	2,890,631 89		
		28,272,611 67	
To Amount of Receipts over Disbursements—			
Loan Accounts		424,171,582 92	
Dominion Notes		67,549,874 13	
Consolidated Fund Account, 1917-18		82,494,639 72	
Trust Funds		841,183 20	
Miscellaneous and Banking Accounts		39,545,937 97	
By Amount of Disbursements over Receipts—			
Capital and Special Accounts			54,539,095 10
War			343,836,801 98
Investments			90,231,686 90
Specie Reserve			1,590,729 20
Savings Banks			2,855.997 87
By Balance to Fiscal Year, 1918-19—			
Canadian Banks Cash Debits on account 1917-18	136,656,415 11		
Bank of Montreal, London	936,812 85		
Bank of Montreal, New York	12,228,290 60		
			149,821,518 56
		642,875,829 61	642,875,829 61

STATEMENT showing the portion of the Founded Debt payable in

	At 2½ per cent. interest.	At 3 per cent. interest.	At 3½ per cent. interest.	At 3¾ per cent. interest.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Act 47 Vic., Cap. 3			4,822,028 13 3	
Act 51 Vic., Cap 2		1,658,471 18 11		
Acts 54-56 Vic., Cap 3 and 57-58 Vic., Cap. 1		6,000,000 0 0		
Acts 60-61 Vic. Cap. 3	1,004,421 14 2			
Act 51 Vic., Cap. 32			3,093,700 0 0	
Act 7-8 Ed. VII, Cap. 4				5,486,680 0 0
Act 3 Ed. VII. Cap. 71 and 6-7 Ed. VII, Cap. 7 and 7-8 Ed. VII, Cap. 4, 8-9 Ed. VII. Caps 35 and 19, 2 Geo. V, Cap. 1			28,162,775 11 0	
3-4 Geo. V., Cap. 3				
4-5 Geo. V., Cap. 59				
Totals bearing interest	1,004,421 14 2	7,658,471 18 11	36,078,504 4 3	5,486,680 0 0
Total interest	25,110 10 10	229,754 3 2	1,262,747 12 11	205,750 10 2

London, March 31, 1918, and the Annual Interest payable thereon.

At 4 per cent. interest.	At 4½ per cent. interest.	Total Sterling.	Total Currency.	Maturing.
£ s. d.	£ s. d.	£ s. d.	$ cts.	
... .	.....	4,822,028 13 3	23,467,206 27	On giving 6 months' notice or June 1, 1934.
....	.....	1,658,471 18 11	8,071,230 16	July 1, 1938.
....	....	6,000,000 0 0	29,200,000 00	July 1, 1938.
... .	.....	1,004,421 14 2	4,888,185 64	October 1, 1947.
.. ..	....	3,093,700 0 0	15,056,606 66	July 1, 1938.
....	.....	5,486,680 0 0	26,701,842 68	July 1, 1919 (or after July 1, 1914, the whole or any portion by drawings on giving 3 months' notice).
.....	.....	28,162,775 11 0	137,058,841 00	July 1, 1950 (or after July 1, 1930, on giving 6 months' notice).
19,300,000 0 0	.....	19,300,000 0 0	93,926,666 66	October 1, 1960 (on or after October 1, 1940, on giving 3 months' notice).
... .	5,000,000 0 0	5,000,000 0 0	24,333,333 33	May 1, 1925 (on or after May 1, 1920 on giving 3 months' notice).
19,300,000 0 0	5,000,000 0 0	74,528,077 17 4	362,703,312 40	
772,000 0 0	225,000 0 0	2,720,362 17 1	13,239,099 22	

STATEMENT of the Sinking Funds of Canada, showing amount invested to March 31, 1918.

Account brought from last year as per Public Accounts, 1916-17	$14,032,687 75
Loan of 1884, 3½ per cent	515,862 03
Loan of 1930-50, 3½ per cent	1,690,230 50
Loan of 1940-60, 4 per cent	977,400 13
	$17,216,180 41

STATEMENT showing the Loans Authorized, Amounts Issued and Redeemed, and the balance negotiable under the several Acts of Parliament, on March 31, 1918.

—	DR.	$ cts.	—	CR.	$ cts.
1917.			1917.		
April 1.	To balance	31,907,052 36		*By Receipts from Loans*—	
	To amount of Debt redeemed—				
	Dominion Stock	26,900 00			
	Temporary Loan, New York	19,388,000 00			
	To Payments over Receipts in Savings Bank, April 1st, 1917, to April 1st, 1918	2,855,997 87		By Balance Negotiable	54,177,950 23
		54,177,950 23			54,177,950 23
	To Balance April 1, 1918	54,177,950 23			

STATEMENT showing the portion of the Funded Debt of Canada, payable therein, March 31, 1918, and interest thereon.

—	CANADA.					Total.	Maturing.
	Bearing 3½ per cent interest.	Bearing 4½ per cent interest.	Bearing 5 per cent interest.	Bearing 5½ per cent interest.	Bearing 6 per cent interest.		
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Loan Funds, L.C.						400 00	Overdue.
Act 28, Vic. Cap. 11, New Brunswick.						600 00	Overdue.
Act. 31, Vic. Cap 4					8,000 00	8,000 00	
Act 53, Vic. Cap- 1	163,703 34					163.703 34	Various dates.
R.S. 1906, Cap. 24, Sec. 7 (*b*) and O.C. June 21, 1909	60,800 00					60,800 00	July 1, 1925.
War Loan 1915-25			51,195,000 00			51,195,000 00	Dec. 1, 1925.
War Loan 1916-31			63,066,300 00			63,066,300 00	Oct. 1, 1931.
War Loan 1917-37			92,607,800 00			92,607,800 00	Mch. 1, 1937.
War Savings Certificates			12,062,768 70			12,062,768 70	Various dates.
Debenture Stock			14,281,000 00			14,281,000 00	Oct. 1, 1919.
Bond Loan 1925-28	12,404,678 36					12,404,678 36	Mch 1, 1928.
Bond Loan 1925-45		95,207,351 17				95,207,351 17	Dec. 1, 1945.
Victory Loan 1917				540,469,663 05		540,469,663 05	Dec.1,1922, 1927, 1937
	12,629,181 70	95,207,351 17	233,212,868 70	540,469,663 05	8,000 00	881,528,064 62	
Less Overdue Bonds						1,000 00	
	12,629,181 70	95,207,351 17	233,212,868 70	540,469,663 05	8,000 00	881,527,064 62	
Total interest	442,021 36	4,284,330 80	11,660,643 44	29,725,831 47	480 00	46,113,307 07	

Year.	Expenditure chargeable to Consolidated Fund.	Expenditure chargeable to Capital.	Railway Subsidies.	War.	Other charges.	Total Disbursements.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1868	13,486,092 96	548,437 58			37,157 98	14,071,688 52
1869	14,038,084 00	440,418 40			429,663 24	14,908,165 64
1870	14,345,509 58	3,515,116 18			155,988 18	18,016,613 94
1871	15,623,081 72	3,670,396 51				19,293,478 23
1872	17,589,468 82	7,853,049 79			223,456 13	25,665,974 74
1873	19,174,647 92	19,859,441 17			5,718 48	39,039,807 57
1874	23,316,316 75	10,177,740 06			4,018 90	33,498,075 71
1875	23,713,071 04	6,922,742 33			2,253,097 17	32,888,910 54
1876	24,488,372 11	7,154,007 94			315,764 40	31,958,144 45
1877	23,519,301 77	7,599,709 55			1,388,984 38	32,507,995 70
1878	23,503,158 25	6,657,200 36			385,412 99	30,545,771 60
1879	24,455,381 56	5,648,331 66			676,225 30	30,779,938 52
1880	24,850,634 45	8,241,173 98			949,947 68	34,041,756 11
1881	25,502,554 42	8,176,316 50			117,771 74	33,796,642 66
1882	27,067,103 58	7,405,637 06			201,884 75	34,674,625 39
1883	28,730,157 45	14,147,359 76			21,368 75	42,898,885 96
1884	31,107,706 25	23,977,702 44	208,000 00		2,567,452 84	57,860,861 53
1885	35,037,060 12	13,220,185 35	403,245 00		502,587 06	49,163,077 53
1886	39,011,612 26	9,589,734 19	2,701,249 00		10,534,973 07	61,837,568 52
1887	35,657,680 16	4,439,938 72	1,406,533 00			41,504,151 88
1888	36,718,494 79	7,162,964 26	1,027,041 92		155,623 07	45,064,124 04
1889	36,917,834 76	4,420,313 66	846,721 83		1,333,327 81	43,518,198 06
1890	35,994,031 47	4,053,158 98	1,678,195 72		44,946 56	41,770,332 73
1891	36,343,567 96	3,115,860 04	1,265,705 87		68,074 32	40,793,208 19
1892	36,765,894 18	2,164,456 78	1,248,215 93		2,093,569 43	42,272,136 32
1893	36,814,052 90	3,088,317 60	811,394 07		139,963 34	40,853,727 91
1894	37,585,025 52	3,862,969 67	1,229,885 10		330,353 60	43,008,233 89
1895	38,132,005 05	3,030,490 40	1,310,549 10		399,293 89	42,872,338 44
1896	36,949,142 03	3,781,311 21	3,228,745 49		137,185 19	44,096,383 92
1897	38,349,759 84	3,523,160 23	416,955 30		682,880 52	42,972,755 89
1898	38,832,525 70	4,143,503 39	1,414,934 78		943,317 19	45,334,281 06
1899	41,903,500 54	5,936,342 94	3,201,220 05		501,571 76	51,542,635 29
1900	42,975,279 51	7,468,843 24	725,720 35		1,547,623 74	52,717,466 84
1901	46,866,367 84	7,695,488 34	2,512,328 86		908,681 42	57,982,866 46
1902	50,759,391 97	10,078,638 06	2,093,939 00		1,038,830 83	63,970,799 86
1903	51,691,902 76	7,052 724 58	1,463,222 34		1,538,722 13	61,746,571 81
1904	55,612,832 70	7,881,718 54	2,046,878 45		6,713,617 94	72,255,047 63
1905	63,319,682 86	11,933,491 91	1,275,629 53		2,275,334 47	78,804,138 77
1906	67,240,640 95	11,913,871 11	1,637,574 37		2,485,555 29	83,277,641 72
1907 9 mos.	51,542,161 09	11,329,143 82	1,324,889 30		1,581,944 36	65,778,138 57
1908	76,641,451 59	30,429,906 86	2,037,629 30		3,469,692 12	112,578,679 87
1909	84,064,232 38	42,593,166 97	1,785,887 39		4,998,237 55	133,441,524 29
1910	79,411,747 12	29,756,353 38	2,048,097 05		4,179,576 15	115,395,773 70
1911	87,774,198 32	30,852,963 38	1,284,892 04		2,949,196 72	122,861,250 46
1912	98,161,440 77	30,939,575 95	859,400 25		7,181,665 23	137,142,082 20
1913	112,059,537 41	27,206,046 13	4,935,507 35		255,786 93	144,456,877 82
1914	127,384,472 99	37,180,175 93	19,036,236 77		2,640,161 94	186,241,047 63
1915	135,523,206 54	41,447,320 03	5,191,507 48	60,750,476 01	5,186,016 27	248,098,526 33
1916	130,350,726 90	38,566,950 50	1,400,171 42	166,197,755 47	3,186,898 20	339,702,502 49
1917	148,599,343 23	26,880,031 51	959,583 88	306,488,814 63	15,275,345 03	498,203,118 28
1918	178,284,312 83	43,111,903 63	720,404 75	343,836,801 98	10,706,786 72	576,660,209 91
	2,623,785,759 67	671,845,802 56	75,738,092 04	877,263,848 09	105,731,252 76	4,354,364,755 12

Consolidated Fund Receipts.	Other Receipts.	Total Receipts.	Difference between Receipts and Expenditure.	Sinking Funds.	Net Difference between Receipts and Expenditure.	Year.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
13,687,928 49	....	13,687,928 49	383,760 03	355,266 66	28,493 37	1868
14,379,174 52	... .	14,379,174 52	528,991 12	426,806 66	102,184 46	1869
15,512,225 °5	27,431 71	15,539,657 36	2,476,956 58	126,533 33	2,350,423 25	1870
19,335,560 81	39,475 98	19,375,036 79	+ 81,558 56	421,666 24	+ 503,224 80	+.....1871
20,714,813 68	....	20,714,813 68	4,951,161 06	470,606 67	4,480,554 39	1872
20,813,469 45	157,121 90	20,970,591 35	18,069,216 22	407,826 62	17,661,389 60	... .1873
24,205,092 54	302,560 39	24,507,652 93	8,990,422 78	513,920 00	8,476,502 78	1874
24,648,715 04	1,008 58	24,649,723 62	8,239,186 92	555,773 32	7,683,413 60	1875
22,587,587 05	4,468 22	22,592,055 27	9,366,089 18	822,953 32	8,543,135 86	1876
22,059,274 11	868,486 44	22,927,760 55	9,580,235 15	896,440 00	8,683,795 15	1877
22,375,011 88	31,245 49	22,406,257 37	8,139,514 23	1,012,753 35	7,126,760 88	1878
22,517,382 14	4,503,142 76	27,020,524 90	3,759,413 62	1,131,296 17	2,628,117 45	1879
23,307,406 69	57,140 21	23,364,546 90	10,677,209 21	1,215,807 96	9,461,401 25	1880
29,635,297 54	... .	29,635,297 54	4,161,345 12	1,217,153 33	2,944,191 79	1881
33,383,455 52	1,799,093 69	35,182,549 21	+ 507,923 82	1,226,205 80	+ 1,734,129 62	+.....1882
35,794,619 80	1,009,019 15	36,803,668 95	6,095,217 01	1,290,153 33	4,805,063 68	1883
31,861,961 73	953,264 00	32,815,225 73	25,045,635 80	1,350,500 00	23,695,135 80	..... .1884
32,797,001 22	557,039 59	33,354,040 81	15,809,036 72	1,563,194 84	14,245,841 88	1885
33,177,040 39	302,842 41	33,479,882 80	28,357,685 72	1,606,270 77	26,751,414 95	1886
35,754,993 25	537 66	35,755,530 91	5,748,620 97	1,592,952 62	4,155,668 35	1887
35,908,463 53	.....	35,908,463 53	9,155,660 51	1,939,077 79	7,216,582 72	... .1888
38,782,870 23	.....	38,782,870 23	4,735,327 83	1,736,644 34	2,998,683 49	1889
39,879,925 41	.....	39,879,925 41	1,890,407 32	1,887,237 20	3,170 12	1890
38,579,310 88	.....	38,579,310 88	2,213,897 31	1,938,078 57	275,818 74	1891
36,921,871 60	....	36,921,871 60	5,350,264 72	2,027,860 79	3,322,403 93	1892
38,168,608 85	40,000 00	38,208,608 85	2,645,119 06	2,095,513 89	549,605 17	1893
36,374,693 07	190 14	36,374,883 21	6,633,350 68	2,131,360 81	4,501,989 87	1894
33,978,129 47	.. ..	33,978,129 47	8,894,208 97	2,002,311 36	6,891,897 61	... .1895
36,618,590 72	.....	36,618,590 72	7,477,793 20	2,055,287 52	5,422,505 68	1896
37,829,778 40	.....	37,829,778 40	5,142,977 49	2,101,813 80	3,041,163 69	1897
40,555,238 03	1,272 03	40,556,510 06	4,777,771 00	2,359,968 55	2,417,802 45	1898
46,741,249 54	1,853 41	46,743,102 95	4,799,532 34	2,482,484 65	2,317,047 69	1899
51,029,994 02	1,472 69	51,031,466 71	1,486,000 13	2,465,639 84	+779,639 71	+ 1900
52,514,701 13	1,631 63	52,516,332 76	5,466,533 70	2,480,336 90	2,986,196 80	1901
58,050,790 03	1,543 31	58,052,333 34	5,918,466 52	2,569,380 59	3,349,085 93	1902
66,037,068 93	3,311,015 17	69,348,084 10	+ 7,601,512 29	2,620,588 46	+10,222,100 75	+.....1903
70,669,816 82	9,434 67	70,679,251 49	1,575,796 14	2,315,066 41	+ 739,270 27	1904
71,182,772 67	3,299 83	71,186,072 50	7,618,066 27	2,261,618 27	— 5,356,448 00	1905
80,139,366 07	2,033 76	80,141,393 83	3,136,247 89	2,317,436 74	— 818,811 15	1906
67,969,328 29	2,781 36	67,972,109 65	+ 2,193,971 08	1,177,146 71	+ 3,371,117 79	..(9 mos) 1907
96,054,505 81	910 91	96,055,416 72	16,523,263 15	2,234,263 27	--14,288,999 88	1908
85,093,404 35	456,175 41	85,549,597 76	47,891,944 53	1,922,525 20	--45,969,419 33	1909
101,503,710 93	112,764 65	101,616,475 58	13,779,298 12	1,441,030 96	—12,338,267 16	1910
117,780,409 78	103,918 58	117,884,328 36	4,976,922 10	1,203,416 40	— 3,773,505 70	1911
136,108,217 36	.. ..	136,108,217 36	1,033,864 84	1,156,456 16	+ 122,591 32	1912
168,689,903 45	524 04	168,690,427 49	24,233,549 67	1,384,285 36	+25,617,835 03	1913
163,174,394 56	.....	163,174,394 56	23,066,653 07	1,371,428 61	—21,695,224 46	1914
133,073,481 73	.. ..	133,073,481 73	115,025,044 60	1,645,811 53	-113,379,233 07	1915
172,147,838 27	1,555 30	172,149,393 57	167,553,108 92	1,773,021 11	-165,780,087 81	... .1916
232,701,294 00	....	232,701,294 00	265,501,824 28	1,471,697 50	-264,030,126 78	1917
260,778,952 55	.....	260,778,952 55	315,881,257 36	3,183,492 66	-312,697,764 70	... .1918
3,143,586,715 98	14,666,255 07	3,158,252,971 05	1,196,111,784 07	79,956,362 94	1,116,155,421 13	

TABLE I.—DEBT of Canada, from
(For details, see

Year.	Total Debt.	Total Assets.	Net Debt.	Increase of Debt.	Decrease of Debt.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	93,046,051 73	17,317,410 36	75,728,641 37		
1868	96,896,666 20	21,139,531 46	75,757,134 74	28,493 37	
1869	112,361,998 39	36,502,679 19	75,859,319 20	102,184 46	
1870	115,993,706 76	37,783,964 31	78,209,742 45	2,350,423 25	
1871	115,492,682 76	37,786,165 11	77,706,517 65		503,224 80
1872	122,400,179 36	40,213,107 32	82,187,072 04	4,480,554 39	
1873	129,743,432 19	29,894,970 55	99,848,461 64	17,661,389 60	
1874	141,163,551 33	32,838,586 91	108,324,964 42	8,476,502 78	
1875	151,663,401 62	35,655,023 60	116,008,378 02	7,683,413 60	
1876	161,204,687 86	36,653,173 78	124,551,514 08	8,543,136 06	
1877	174,675,834 97	41,440,525 94	133,235,309 03	8,683,794 95	
1878	174,957,268 96	34,595,199 05	140,362,069 91	7,126,760 88	
1879	179,483,871 21	36,493,683 85	142,990,187 36	2,628,117 45	
1880	194,634,440 68	42,182,852 07	152,451,588 61	9,461,401 25	
1881	199,861,537 51	44,465,757 11	155,395,780 40	2,944,191 79	
1882	205,365,251 97	51,703,601 19	153,661,650 78		1,734,129 62
1883	202,159,104 30	43,692,389 84	158,466,714 46	4,805,063 68	
1884	242,482,416 21	60,320,565 95	182,161,850 26	23,695,135 80	
1885	264,703,607 43	68,295,915 29	196,407,692 14	14,245,841 88	
1886	273,164,341 11	50,005,234 02	223,159,107 09	*26,751,414 95	
1887	273,187,626 43	45,872,850 99	227,314,775 44	4,155,668 35	
1888	284,513,841 89	49,982,483 73	234,531,358 16	7,216,582 72	
1889	287,722,062 76	50,192,021 11	237,530,041 65	2,998,683 49	
1890	286,112,295 10	48,579,083 33	237,533,211 77	3,170 12	
1891	289,899,229 62	52,090,199 11	237,809,030 51	275,818 74	
1892	295,333,274 10	54,201,839 66	241,131,434 44	3,322,403 93	
1893	300,054,524 74	58,373,485 13	241,681,039 61	549,605 17	
1894	308,348,023 96	62,164,994 48	246,183,029 48	4,501,989 87	
1895	318,048,754 87	64,973,827 78	253,074,927 09	6,891,897 61	
1896	325,717,536 73	67,220,103 96	258,497,432 77	5,422,505 68	
1897	332,530,131 33	70,991,534 87	261,538,596 46	3,041,163 69	
1898	338,375,984 23	74,419,585 32	263,956,398 91	2,417,802 45	
1899	345,160,902 54	78,887,455 94	266,273,446 60	2,317,047 69	
1900	346,206,979 92	80,713,173 03	265,493,806 89		779,639 71
1901	354,732,432 52	86,252,428 83	268,480,003 69	2,986,196 80	
1092	366,358,476 59	94,529,386 97	271,829,089 62	3,349,085 93	
1903	361,344,098 37	99,737,109 50	261,606,988 87		†10,222,100 75
1904	364,962,512 17	104,094,793 57	260,867,718 60		‡739,270 27
1905	377,678,579 80	111,454,413 20	266,224,166 60	5,356,448 00	
1906	392,269,680 39	125,226,702 64	267,042,977 75	818,811 15	
1907 9 mos.	379,966,826 09	116,294,966 13	263,671,859 96		3,371,117 79
1908	408,207,158 25	130,246,298 41	277,960,859 84	14,288,999 88	
1909	478,535,427 02	154,605,147 85	323,930,279 17	45,969,419 33	
1910	470,663,045 99	134,394,499 66	336,268,546 33	12,338,267 16	
1911	474,941,487 42	134,899,435 39	340,042,052 03	3,773,505 70	
1912	508,338,591 77	168,419,131 06	339,919,460 71		122,591 32
1913	483,232,555 24	168,930,929 56	314,301,625 68		25,617,835 03
1914	544,391,368 86	208,394,518 72	335,996,850 14	21,695,224 46	
1915	700,473,814 37	251,097,731 16	449,376,083 21	113,379,233 07	
1916	936,987,802 42	321,831,631 40	615,156,171 02	165,780,087 81	
1917	1,382,003,267 69	502,816,969 89	879,186,297 80	264,030,126 78	
1918	1,863,335,898 89	671,451,836 39	1,191,884,062 50	312,697,764 70	
				1,159,245,330 42	43,089,909 29

* This amount includes $10,199,520.33, for which land was taken from the Canadian Pacific Ry. Co.
† This amount includes $3,305,450.24, caused by the settlement of accounts with Ontario and Quebec.
‡ This amount includes $5,397,503.13 allowed to Ontario and Quebec, under 47 V., c. 6.

SESSIONAL PAPER No. 2

July 1, 1867 to March 31, 1918.
Tables III, IV, V and VI.)

Interest paid on Debt.	Interest received from investments.	Rate of interest paid on Gross Debt.	Rate of interest received from investment.	Net rate of interest paid.	Allowances to Provinces Capital Expenditure including Canadian Pacific Railway, also N. W. Territories Rebellion.	Increase or Decrease of Debt compared with Capital, Expenditure, etc.	Year.
$ cts.	$ cts.				$ cts	$ cts.	
.....	.....	.....	.....	.....	.....	.....	1867
4,501,568 33	126,419 84	4.64	·59	4·51	574,208 32	545,714 95	+1886
4,907,013 71	313,021 20	4·36	·85	4·08	514,023 11	411,838 65	+1869
5,047,054 24	383,955 91	4·35	·96	4·02	3,671,104 36	1,320,681 11	+1870
5,165,304 24	554,383 72	4·47	1·46	3·99	3,670,396 51	4,173,621 31	+1871
5,257,230 64	488,041 54	4·29	1·21	3·89	7,898,549 79	3,417,995 40	+1872
5,209,205 97	396,403 94	4·01	1·32	3·70	19,864,319 00	2,202,929 40	+1873
5,724,436 31	610,863 00	4·05	1·85	3·61	10,181,758 66	1,705,256 18	+1874
6,590,790 19	840,886 65	4 34	2·35	3·78	6,923,185 33	760,228 27	—1875
6,400,902 07	798,905 95	3·97	2·17	3·47	7,154,118 69	389,017 37	—1876
6,796,227 25	717,684 31	3·89	1·73	3·47	7,599,731 85	1,084,063 10	—1877
7,048,883 55	605,774 22	4·02	1·75	3·68	6,657,200 36	1,469,560 52	—1878
7,194,735 14	592,500 04	4·00	1·62	3·67	5,648,331 66	3,020,214 21	+1879
7,773,868 75	834,792 67	3·99	1·97	3·56	8,241,173 98	1,220,227 27	—1880
7,591,144 88	751,513 49	3·79	1·69	3·41	8,176,316 50	5,232,124 71	+1881
7,740,804 47	914,009 27	3·76	1·76	3·32	7,351,052 61	9,085,182 23	+1882
7,668,551 89	1,001,192 96	3·79	2·29	3·29	14,171,413 96	9,366,350 28	+1883
7,700,180 61	986,698 37	3·17	1·63	2·76	23,977,702 44	282,566 64	+1884
9,419,482 19	1 997,035 51	3·55	2·92	2·80	13.220,185 35	1,025,656 03	—1885
10,137,008 66	2,299,078 91	3·71	4·59	2·86	9,589,734 19	17,161,680 76	—1886
9,682,928 87	990,886 69	3·54	2·16	3·18	4,439,938 72	284,270 37	+1887
9,823,313 00	932,0256 69	3·45	1·86	3·12	4,437,460 16	2,779,122 56	—1888
10,148,931 97	1,305,392 35	3 52	2·60	3·07	4,420,313 66	1,421,630 17	+1889
9,656,841 16	1,082,271 65	3·37	2·23	2 99	*6,778,663 08	6,775,492 96	+1890
9,584,136 74	1,077,228 14	3·35	2·07	2·93	3,115,860 04	2,840,041 30	+1891
9,763,978 34	1,086,419 93	3·30	2·09	2·93	2,164,456 78	1,157,947 15	—1892
9,806,888 45	1,150,166 51	3·26	1·97	2·88	3,088,317 60	2,538,702 43	+1893
10,212,596 13	1,217,808 97	3·31	1·93	2·91	3,862,969 67	639,020 20	—1894
10,466,294 44	1,336,046 94	3·29	2·05	2·87	3,030,490 40	3,861,407 21	—1895
10,502,429 90	1,370,0 00 56	3·23	2 04	2·80	3,781,311 21	1,641,194 47	—1896
10,645,663 27	1,443,003 84	3·20	2·03	2·76	3,523,160 23	481,996 54	+1897
10,516,757 90	1,513,654 58	3 10	2·03	2·66	4,142,231 36	1,724,428 91	+1898
10,855,111 84	1,590,447 91	3·14	2·01	2·68	6,201,515 96	3,884,468 27	+1899
10,699,645 20	1,683,050 51	3·09	2·08	2·60	7,467,370 55	8,247,010 26	—1900
10,807,954 65	1,784,833 79	3·12	2·07	2·60	7,693,856 71	4,707,659 91	+1901
10,975,935 15	1,892,224 09	3·09	2 00	2·57	10.077,094 75	6,728,008 82	+1902
11,068,139 17	2,020,953 04	3·02	2·02	2·47	7,049,684 15	17,271.784 80	+1903
11,128,636 72	2,236,255 93	3·08	2·15	2·46	7,879,102 02	8,618,372 29	+1904
10,630,115 05	2,105,031 41	2·81	1·89	2·26	11,931,014 00	6,574,566 00	+1905
10,814,697 40	2,140,312 06	2·75	1·70	2·21	11,912,104 43	11,093,293 28	+1906
6,712,771 14	1,235,746 06	1·77	1·06	1·44	11,327,791 66	14,698,909 45	{ mos.) —1907
10,973,596 88	1,925,569 07	2·68	1·47	2·21	30,428,995 95	16,139,996 07	+1908
11,604,584 23	2,256,643 13	2 42	1·45	1·95	42,592,122 25	3,377,297 08	—1909
13,098,160 61	2,807,464 94	2·78	2·08	2 18	29,655,703 37	17,317,436 21	+1910
12,535,850 81	1,668,773 16	2·64	1·24	2·29	30,813,666 65	27,040,160 95	+1911
12,259,396 56	1,281,317 41	2·41	0 76	2·16	30,939,575 95	31,062,167 27	—1912
12,605,882 48	1,430,511 28	2·61	0·84	2·31	27,205,661 13	52,823,496 16	—1913
12,893,504 95	1,964,541 33	2 37	0·94	2·01	37,180,175 93	15,484,951 47	+1914
15,736,742 94	2,980,246 87	2·24	1·18	1·82	41,447,320 03	71,931,913 04	+1915
21,421,584 86	3,358,210 13	2.28	1.04	1.93	38,566,950 50	127,213,137 31	+1916
35,802,566 68	3,094,012 33	2·59	0·62	2·37	26,880,031 51	237,150,095 27	+1917
47,845,584 51	4,466,724 13	2·57	0·66	2·33	43,111,903 63	269,585,861 07	+1918

* Including $275,504.10 expended in previous years in the improvement of the St. Lawrence, and transferred this year to Capital.

Table II—Receipts and Expenditure of Canada

(For details, see

Year.	Receipts.			Charges on Debt.	Subsidies to Provinces.
	Taxes.	Various Sources.	Total.		
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867 68...	11,700,681 08	1,987,247 41	13,687,928 49	4,860,757 62	2,753,966 46
1868 69...	11,112,573 01	3,266,601 51	14,379,174 52	5,372,670 32	2,604,050 13
1869-70...	13,087,882 67	2,424,342 98	15,512,225 65	5,387,053 70	2,588,604 96
1870-71...	16,320,368 70	3,015,192 11	19,335,560 81	5,591,959 08	2,624,940 23
1871-72...	17,715,552 04	2,999,261 64	20,714,813 68	5,603,642 69	2,930,113 10
1872-73...	17,616,554 78	3,196,914 67	20,813,469 45	5,387,850 47	2,921,399 87
1873-74...	20,129,185 17	4,075,907 37	24,205,092 54	5,989,120 82	3,752,775 48
1874-75...	20,664,878 96	3,983,836 08	24,648,715 04	6,817,991 02	3,750,961 88
1875-76...	18,614,415 02	3,973,172 03	22,587,587 05	6,609,050 62	3,690,355 15
1876-77...	17,697,924 82	4,391,249 29	22,059,274 11	7,005,102 78	3,655,850 58
1877-78...	17,841,938 19	4,533,073 69	22,375,011 88	7,240,969 89	3,472,807 87
1878-79...	18,476,613 35	4,040,768 79	22,517,382 14	7,472,657 57	3,442,764 34
1879-80...	18,479,576 44	4,827,830 25	23,307,406 69	8,062,954 24	3,430,846 31
1880-81...	23,942,138 95	5,693,158 59	29,635,297 54	7,819,588 99	3,555,517 73
1881-82...	27,549,046 45	5,834,409 07	33,383,455 52	7,935,848 05	3,630,999 48
1882-83...	29,269,698 81	6,524,950 99	35,794,649 80	7,902,722 45	3,606,672 61
1883-84...	25,483,199 19	6,387,762 54	31,861,961 73	7,930,085 85	3,903,714 38
1884-85...	25,384,529 32	7,412,471 90	32,797,001 22	9,806,977 70	3,159,326 91
1885-86...	25,226,456 21	7,950,584 18	33,177,040 25	10,483,929 52	4,182,525 91
1886-87...	28,687,001 93	7,067,991 32	35,754,993 39	9,970,671 25	4,169,341 04
1887-88...	28,177,413 18	7,731,050 35	35,908,463 53	10,166,905 12	4,088,513 53
1888 89...	30,613,522 51	8,169,347 72	38,782,870 23	10,422,521 99	4,951,427 62
1889-90...	31,587,071 73	8,292,853 68	39,879,925 41	9,887,250 11	3,904,922 12
1890-91...	30,314,151 15	8,265,159 73	38,579,310 88	9,846,205 15	3,903,756 61
1891-92...	28,446,157 31	8,475,714 29	36,921,871 60	9,947,916 40	3,935,913 56
1892-93...	29,321,367 42	8,847,241 43	38,168,608 85	10,020,682 08	3,435,764 80
1893-94...	27,579,203 09	8,795,489 98	36,374,693 07	10,393,571 92	4,206,654 77
1894-95...	25,446,198 71	8,531,930 76	33,978,129 47	10,745,244 66	4,250,674 46
1895-96...	27,759,285 42	8,859,305 30	36,618,590 72	10,751,905 75	4,235,664 24
1896-97...	28,648,626 11	9,181,152 29	37,829,778 40	10,960,977 42	4,238,059 08
1897-98...	29,576,455 64	10,978,782 39	40,555,238 03	10,716,645 38	4,237,372 19
1898-99...	34,958,069 21	11,783,180 33	46,741,249 54	11,028,368 86	4,250,636 47
1899-1900.	38,242,222 99	12,787,771 03	51,029,994 02	10,873,673 49	4,250,607 60
1900-01...	38,743,550 28	13,771,150 85	52,514,701 13	10,970,782 83	4,250,607 48
1901-02...	43,389,111 87	14,661,678 16	58,050,790 03	11,186,799 72	4,402,097 64
1902-03...	49,015,505 90	17,021,563 03	66,037,068 93	11,297,812 27	4,402,502 88
1903-04...	53,661,318 84	17,008,497 98	70,669,816 82	11,410,880 83	4,402,291 68
1904-05...	54,020,123 40	17,162,649 27	71,182,772 67	10,906,186 81	4,516,038 48
1905-06...	60,074,818 19	27,064,541 88	80,139,360 07	11,146,231 52	6,726,372 88
1906-07 (9 mos.)	51,565,585 74	6,403,742 55	67,969,328 29	6,944,460 92	6,745,133 68
1907-08...	73,325,962 93	22,728,542 88	96,054,505 81	11,324,287 10	9,032,774 89
1908-09...	62,353,093 12	22,740,311 23	85,093,404 35	11,931,537 39	9,117,143 28
1909-10...	75,409,486 63	26,094,224 30	101,503,710 93	13,456,454 27	9,361,388 20
1910-11...	89,835,231 82	27,945,177 96	117,780,409 78	12,910,697 95	9,092,471 00
1911-12...	105,847,804 40	30,260,412 96	136,108,217 36	12,706,853 22	10,281,044 98
1912-13...	135,002,758 01	33,687,545 44	168,689,903 45	13,089,495 13	13,211,800 37
1913-14...	127,478,067 29	35,696,327 27	163,174,394 56	13,353,518 91	11,280,468 67
1914-15...	97,715,440 68	35,358,041 05	133,073,481 73	16,188,066 97	11,451,673 28
1915-16...	121,046,187 31	51,101,650 96	172,147,838 27	21,857,112 14	11,451,673 28
1916-17...	158,543,114 70	74,167,179 30	232,701,294 00	36,298,953 22	11,469,148 48
1917-18...	171,550,040 66	89,228,911 89	260,778,952 55	48,334,291 43	11,369,148 48

on account of Consolidated Fund.

Table VII and VIII.)

Expenditure.				Surplus.	Deficit.	Year.
Sinking Funds.	Collection of Revenue.	Other Expenditures.	Total Expenditure.			
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
355,266 66	1,885,804 20	3,630,298 02	13,486,092 96	201,835 53	.....	1867-68
426,806 66	2,175,071 47	3,459,485 42	14,038,084 00	341,090 52	.....	1868-69
126,533 33	2,351,724 89	3,891,592 70	14,345,509 58	1,166,716 07	.....	1869-70
421,666 24	2,374,114 36	4,610,401 81	15,623,081 72	3,712,479 09	.....	1870-71
470,606 67	2,711,587 33	5,873,519 03	17,589,468 82	3,125,344 86	.....	1871-72
407,826 62	3,395,475 60	7,062,095 36	19,174,647 92	1,638,821 53	.....	1872-73
513,920 00	4,736,442 28	8,324,076 17	23,316,316 75	888,775 79	.....	1873-74
555,773 32	4,719,654 78	7,868,690 04	23,713,071 04	935,644 00	.....	1874-75
822,953 32	4,796,238 91	8,569,774 11	24,488,372 11	.....	1,900,785 06	1875-76
828,373 59	5,194,896 64	6,835,078 18	23,519,301 77	.....	1,460,027 66	1876-77
945,746 02	5,301,124 20	6,542,510 27	23,503,158 25	.....	1,128,146 37	1877-78
1,037,219 76	5,561,162 19	6,941,577 70	24,455,381 56	.....	1,937,999 42	1878-79
1,165,867 22	5,227,113 89	6,963,852 79	24,850,634 45	.....	1,543,227 76	1879-80
1,250,731 20	5,683,153 15	7,293,563 35	25,502,554 42	4,132,743 12	.....	1880-81
1,290,724 90	6,016,069 58	8,293,461 57	27,067,103 58	6,316,351 94	.....	1881-82
1,344,136 83	6,622,755 12	9,253,870 44	28,730,157 45	7,064,492 35	.....	1882-83
1,403,863 61	6,875,727 78	11,294,314 63	31,107,706 25	754,255 48	.....	1883-84
1,482,051 48	7,193,876 66	*12,594,827 37	35,037,060 12	.....	2,240,058 90	1884-85
1,606,270 77	7,808,751 36	†14,930,134 70	39,011,612 26	.....	5,834,571 87	1885-86
1,592,952 62	8,376,026 87	11,548,688 38	35,657,680 16	97,313 09	.....	1886-87
1,939,077 79	8,789,764 34	11,634,234 01	36,718,494 79	.....	810,031 26	1887-88
1,736,644 34	8,873,338 81	11,833,902 00	36,917,834 76	1,865,035 47	.....	1888-89
1,887,237 20	9,182,941 10	11,131,680 94	35,994,031 47	3,885,893 94	.....	1889-90
1,938,078 57	9,453,312 02	11,202,206 61	36,343,567 96	2,235,742 92	.....	1890-91
2,027,860 79	9,426,067 20	11,428,136 23	36,765,894 18	155,977 42	.....	1891-92
2,095,513 89	8,993,924 73	11,768,167 40	36,814,052 90	1,354,555 95	.....	1892-93
2,131,360 81	9,132,616 13	11,720,821 89	37,585,025 52	.....	1,210,332 45	1893-94
2,002,311 36	9,129,416 48	12,004,358 09	38,132,005 05	.....	4,153,875 58	1894-95
2,055,287 52	9,291,169 23	10,616,015 29	36,949,142 03	.....	330,551 31	1895-96
2,101,813 80	9,336,916 29	11,711,993 25	38,349,759 84	.....	519,981 44	1896-97
2,359,968 55	9,469,664 37	12,048,875 21	38,832,525 70	1,722,712 33	.....	1897-98
2,482,484 65	9,837,453 31	14,304,557 25	41,903,500 54	4,837,749 00	.....	1898-99
2,465,639 84	11,044,526 18	14,340,832 40	42,975,279 51	8,054,714 51	.....	1899-1900
2,480,336 90	12,503,249 41	18,661,391 22	46,866,367 84	5,648,333 29	.....	1900-01
2,569,380 59	13,007,864 47	19,593,249 55	50,759,391 97	7,291,398 06	.....	1901-02
2,620,588 46	14,041,041 15	19,329,958 00	51,691,902 76	14,345,166 17	.....	1902-03
2,315,066 41	15,593,521 02	21,891,072 76	55,612,832 70	15,056,984 12	.....	1903-04
2,261,618 27	17,593,437 26	28,042,402 04	63,319,682 86	7,863,089 81	.....	1904-05
2,317,436 74	17,145,129 11	29,905,470 70	67,240,640 95	12,898,719 12	.....	1905-06
1,177,146 71	13,797,180 87	22,878,238 91	51,542,161 09	16,427,167 20	.....	(9 mcs. 1906-07
2,234,263 27	20,727,329 28	33,322,797 05	76,641,451 59	19,413,054 22	.....	1907-08
1,922,525 20	21,632,704 16	39,460,322 35	84,064,232 38	1,029,171 97	.....	1908-09
1,441,030 96	21,811,194 90	33,341,678 79	79,411,747 12	22,091,963 81	.....	1909-10
1,203,416 40	24,951,636 34	39,615,975 83	87,774,198 32	30,006,211 46	.....	1910-11
1,156,456 16	28,256,779 70	45,760,306 71	98,161,440 77	37,946,776 59	.....	1911-12
1,384,285 36	33,006,200 50	51,367,756 05	112,059,537 41	56,630,366 04	.....	1912-13
1,371,428 61	39,084,656 79	62,294,400 01	127,384,472 99	35,789,921 57	.....	1913-14
1,645,811 53	42,232,952 94	64,004,701 82	135,523,206 54	.....	2,449,724 81	1914-15
1,773,021 11	47,902,301 26	47,366,619 11	130,350,726 90	41,797,111 37	.....	1915-16
1,471,697 50	53,800,212 09	45,559,331 94	148,599,343 23	84,101,950 77	.....	1916-17
3,183,492 66	63,342,442 87	52,054,937 39	178,284,312 83	82,494,639 72	.....	1917-18
				545,320,270 20	25,519,313 89	

* Including $1,697,851 33 on account of North-West Rebellion
† " $3,177,220.50 " "

TABLE III.—SUMMARY OF THE LIABILITIES of the

(For details, see

Year.	Funded Debt payable in London.	Funded Debt payable in Canada. — Débenture Stock C. P. Ry. Guaranteed, etc.	Dominion Notes.	Provincial Notes.	Savings Banks.	Compensation to Seigneurs.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867. ...	67,069,115 92	3,999,175 03	3,113,700 00	605,859 12	1,422,046 87	3,869,810 02
1868. ...	66,795,609 27	6,016,073 69	3,795,000 00	552,325 79	1,686,126 31	3,869,810 02
1869	75,847,175 94	6,950,496 12	4,830,000 00	467,743 12	2,452,118 72	3,869,810 20
1870. ...	75,847,175 94	7,768,236 23	7,479,353 33	334,301 05	3,367,072 44	3,860,645 58
1871.....	75,811,162 61	7,828,451 36	7,367,340 74	115,091 80	4,515,445 78	3,811,065 12
1872. ..	76,486,655 93	7,974,572 89	10,510,541 21	61,685 04	5,187,586 42	3,725,553 71
1873.....	76,137,715 94	8,199,396 16	11,284,131 69	51,028 04	6,119,690 65	3,500,593 57
1874.....	85,798,049 15	8,914,513 96	12,175,578 62	47,013 05	7,210,260 83	3,476,822 29
1875.....	99,961,022 52	8,398,909 21	10,778,873 00	44,665 38	7,171,181 20	825,477 88
1876.....	112,133,529 18	8,123,051 45	11,533,891 48	43,228 79	7,044,118 09	466,387 88
1877....	122,477,629 18	8,308,523 45	10,680,492 88	42,527 03	7,470,630 83	407,061 20
1878.....	121,244,415 85	8,933,230 66	10,460,734 81	41,845 76	8,497,013 35	400,427 41
1879	128,307,409 18	9,998,778 39	10,789,710 04	41,397 04	9,207,683 20	391,330 96
1880.....	137,024,582 53	11,595,160 16	13,565,159 46	41,039 84	11,052,956 18	385,840 31
1881	135,601,082 53	11,580,141 84	14,538,965 05	40,810 17	15,836,672 00	394,595 90
1882	132,122,875 86	10,901,004 55	15,807,910 91	40,595 08	21,768,661 69	244,936 10
1883.....	130,187,402 54	5,924,403 45	15,997,854 73	40,358 61	26,219,107 55	200,085 45
1884	153,157,095 87	21,988,565 93	15,360,281 32	40,237 01	29,217,536 84	198,162 11
1885.....	154,105,122 54	19,930,644 25	15,633,255 58	40,164 06	32,979,076 39	195,378 79
1886.....	172,247,082 55	20,382,614 03	16,297,453 36	40,084 29	37,173,813 88	188,764 80
1887	171,675,735 89	18,749,402 05	15,059,836 06	39,880 87	40,832,275 37	188,764 80
1888.	176,601,775 89	17,572,668 28	16,249,318 53	39,792 31	41,371,058 23	179,153 81
1889	188,239,435 90	15,511,362 16	15,426,280 83	39,767 98	42,956,357 68	181,776 48
1890.....	187,616,502 55	13,674,428 47	15,357,892 71	39,743 64	41,012,465 04	179,416 33
1891....	188,040,133 54	11,833,539 47	16,176,317 23	39,624 89	39,400,026 16	166,959 98
1892.....	198,804,342 12	10,362,566 33	17,282,698 66	39,584 99	39,529,547 63	166,559 98
1893	201,615,480 55	8,218,152 40	18,448,493 80	39,570 39	41,849,656 10	166,309 98
1894.....	207,275,504 62	7,181,711 11	20,061,719 45	39,534 38	43,036,012 32	164,732 32
1895.....	218,225,503 55	7,095,624 51	19,520,233 12	39,519 79	44,450,498 85	131,386 90
1896.....	218,225,503 55	9,708,835 23	20,372,215 12	39,475 01	46,799,318 58	124,327 80
1897	218,225,503 55	9,188,638 38	22,318,096 26	39,438 04	48,934,975 72	117,287 66
1898.... .	227,958,836 88	8,992,958 70	22,178,193 76	39,429 29	50,111,118 98	78,873 00
1899	227,958,836 88	8,812,866 99	24,236,466 52	39,429 29	50,241,715 45	78,798 00
1900.....	227,958,836 88	8,676,764 68	26,094,923 52	39,424 43	53,149,722 40	78,798 00
1901... ..	227,958,836 88	8,554,364 68	27,671,452 05	39,419 57	56,048,957 06	78,029 34
1902	227,958,836 88	9,007,614 27	32,780,387 05	39,406 92	58,437,988 70	76,262 43
1903	227,958,836 88	8,886,980 93	39,006,198 58	39,406 92	60,771,129 25	76,262 43
1904.....	209,479,618 80	7,478,080 93	41,574,783 33	39,406 92	62,158,449 90	76,262 43
1905.....	209,520,233 38	7,450,948 93	47,334,221 72	39,406 92	62,017,456 65	76,262 43
1906	204,738,350 72	7,838,715 60	49,941,427 22	39,361 18	61,910,622 08	76,108 72
1907(9m's)	207,627,690 72	7,301,115 60	54,794,596 86	39,361 18	62,541,811 87	72,599 06
1908.....	221,809,567 45	7,176,415 60	60,455,991 36	39,361 18	62,581,155 30	72,599 06
1909.....	277,810,962 64	4,769,615 60	79,351,080 50	39,286 23	59,938,920 33	64,029 90
1910.....	257,451,059 20	4,819,115 60	87,134,068 50	39,272 61	58,264,229 90	38,322 40
1911.....	271,050,677 98	4,795,065 60	89,994,270 25	39,238 55	58,094,331 03	38,322 40
1912	282,024,279 47	4,730,877 60	113,329,633 40	39,224 92	58,219,328 06	38,091 83
1913	258,679,819 47	2,190,767 60	112,101,885 65	39,220 05	57,140,483 39	38,091 83
1914	302,842,485 08	719,092 93	117,795,638 53	39,220 05	55,567,603 42	34,237 96
1915.....	338,369,979 07	691,502 93	157,056,118 91	39,220 05	54,001,718 26	34,237 96
1916.....	362,703,312 40	100,298,602 93	177,943,131 54	39,220 05	53,528,426 34	34,237 96
1917.....	362,703,312 40	340,312,351 94	183,248,936 79	39,220 05	56,216,088 61	34,237 96
1918	362,703,312 40	881,528,614 21	250,798,860 92	39,207 40	53,360,099 74	34,237 96

Dominion of Canada from July 1, 1867, to March 31, 1918.

Table V.)

Funded Debt payable in New York.	Temporary Loans.	Trusts Funds.	Province Accounts.	Miscellaneous Accounts.	Total.	Year.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	
.....	.....	6,408,779 93	2,573,292 92	3,984,271 92	93,046,051 73	1867
.....	.....	6,454,799 24	3,499,678 45	4,227,243 43	96,896,666 20	1868
.....	6,575,410 05	6,477,618 45	4,664,510 82	227,115 15	112,361,998 39	1869
.....	2,224,353 70	6,535,102 56	6,224,159 32	2,353,306 61	115,993,706 76	1870
.....	.....	6,595,677 85	7,951,628 12	1,496,819 37	115,492,682 76	1871
.....	.....	6,655,248 83	10,319,741 47	1,478,593 86	122,400,179 36	1872
.....	.....	6,686,346 61	14,477,825 70	4,321,370 17	130,778,098 53	1873
.....	.....	6,752,846 71	16,119,309 36	669,157 36	141,163,551 33	1874
.....	.....	6,822,523 78	14,984,382 27	2,676,366 38	151,663,401 62	1875
.....	.....	6,881,938 05	14,384,864 21	593,678 73	161,204,687 86	1876
.....	.....	6,899,347 34	13,910,660 10	4,478,962 96	174,675,834 97	1877
.....	.....	6,860,331 40	13,313,435 34	5,205,834 38	174,957,268 96	1878
.....	.....	6,834,477 14	12,605,298 47	5,798,669 43	183,974,753 85	1879
.....	.....	6,893,453 12	12,569,014 44	5,998,117 28	199,125,323 32	1880
.....	.....	6,941,146 22	12,424,853 45	2,503,270 35	199,861,537 51	1881
.....	.....	6,999,035 43	12,596,072 17	4,884,160 18	205,365,251 97	1882
.....	.....	7,003,187 70	12,573,490 79	4,013,213 48	202,159,104 30	1883
.....	.....	7,055,899 45	14,285,698 73	1,178,938 95	242,482,416 21	1884
.....	18,985,907 97	7,041,841 15	14,219,479 69	1,572,737 01	264,703,607 43	1885
.....	1,262,444 46	7,060,526 23	17,310,531 30	1,201,026 21	273,164,341 11	1886
.....	1,241,000 00	7,080,835 85	17,282,987 33	1,036,908 21	273,187,626 43	1887
.....	5,651,459 33	7,098,643 59	17,194,048 29	2,555,923 63	284,513,841 89	1888
.....	.....	7,200,385 51	16,927,883 96	1,238,812 26	287,722,062 76	1889
.....	1,946,666 66	8,184,794 08	16,907,532 78	1,192,852 84	286,112,295 10	1890
.....	7,786,666 65	8,217,992 88	16,907,414 03	1,330,554 79	289,899,229 62	1891
.....	.....	9,113,817 36	16,407,374 13	3,626,782 90	295,333,274 10	1892
.....	1,460,000 00	10,111,141 16	16,407,359 53	1,738,360 83	300,054,524 74	1893
.....	2,433,333 33	10,205,365 74	16,407,323 52	1,542,787 17	308,348,023 96	1894
.....	.....	10,263,694 31	16,407,031 65	1,915,262 19	318,048,754 87	1895
.....	1,946,666 66	10,314,883 06	16,406,986 87	1,779,324 85	325,717,536 73	1896
.....	4,866,666 66	10,409,788 00	16,406,720 75	2,023,016 31	332,530,131 33	1897
.....	.....	10,446,967 27	16,406,434 91	2,163,171 44	338,375,984 23	1898
.....	3,893,333 33	10,690,277 50	16,672,686 83	2,536,491 75	345,160,902 54	1899
.....	.....	10,910,056 03	16,672,686 83	2,625,767 15	346,206,979 92	1900
.....	.....	11,305,611 23	16,672,677 11	6,403,084 60	354,732,432 52	1901
.....	.....	11,593,174 73	16,672,336 16	9,792,469 45	366,358,476 59	1902
.....	.....	12,181,524 11	6,523,164 94	5,900,594 33	361,344,098 37	1903
.....	4,866,666 66	16,105,439 12	11,920,668 07	11,263,136 01	364,962,512 17	1904
.....	2,920,000 00	18,385,823 53	11,920,668 07	18,013,558 17	377,678,579 80	1905
.....	2,920,000 00	26,857,181 06	11,920,684 07	26,027,229 74	392,269,680 39	1906
.....	1,216,666 67	13,744,817 57	11,920,668 07	20,707,498 49	379,966,826 09	m. '07
.....	9,299,999 99	14,167,438 84	11,920,668 07	20,743,961 40	408,207,158 25	1908
.....	13,606,333 32	13,124,674 50	11,920,582 42	17,909,941 58	478,535,427 02	1909
.....	17,033,333 33	13,422,462 56	11,920,582 42	20,540,599 47	479,663,045 99	1910
.....	.....	13,939,186 52	11,920,582 42	25,069,812 67	474,941,487 42	1911
.....	.....	14,727,471 83	11,920,486 07	23,309,198 59	508,338,591 77	1912
.....	.....	15,167,803 75	11,920,481 20	25,954,002 30	483,232,555 24	1913
.....	8,273,333 32	15,831,902 57	11,920,481 20	31,367,463 80	544,391,368 86	1914
.....	81,073,684 21	15,995,150 06	11,920,481 20	41,291,721 72	700,473,814 37	1915
.....	182,992,379 82	15,802,218 25	11,920,481 20	31,725,791 93	936,987,802 42	1916
75,873,000 00	300,332,797 42	16,265,440 68	11,920,481 20	35,057,350 64	1,382,003,267 69	1917
75,873,000 00	183,288,130 72	17,106,623 88	11,920,481 20	26,683,339 46	1,863,335,898 89	1918

TABLE IV.—SUMMARY OF ASSETS of the Dominion of Canada, from July 1, 1867, to March 31, 1918.

(For details, see Table VI.)

Year.	Sinking Fund.	Other Investments.	Province Accounts.	Miscellaneous Accounts.	Total.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	1,207,222 26	4,578,560 04	10,045,533 63	1,486,094 43	17,317,410 36
1867-68	1,562,488 92	4,573,957 00	11,723,359 51	3,279,726 03	21,139,531 46
1868-69	1,989,295 58	13,348,757 25	14,776,812 35	6,387,814 01	36,502,679 19
1869-70	2,115,828 91	11,125,437 25	17,193,583 67	7,349,114 48	37,783,964 31
1870-71	2,537,495 15	9,369,951 94	19,126,530 78	6,752,187 24	37,786,165 11
1871-72	3,450,481 82	7,468,891 90	20,901,517 14	8,392,216 46	40,213,107 32
1872-73	3,598,422 46	5,717,694 42	11,537,690 00	10,041,163 67	30,894,970 55
1873-74	4,112,348 46	6,313,565 10	11,524,637 57	10,888,035 78	32,838,586 91
1874-75	4,668,121 78	7,119,180 61	11,521,697 70	12,346,023 51	35,655,023 60
1875-76	5,491,075 10	9,157,463 90	11,974,808 36	10,029,826 62	36,653,173 98
1876-77	6,387,515 10	7,786.874 41	12,367,515 84	14,898,620 59	41,440,525 94
1877-78	7,400,268 45	4,551,637 84	12,274,893 35	10,368,399 41	34,595,199 05
1878-79	8,531,564 62	4,152,654 81	13,030,018 76	10,779,445 66	36,493,683 85
1879-80	9,747,372 58	5,932,433 66	13,535,092 05	12,967,953 78	42,182,852 07
1880-81	10,964,525 91	6,798,964 16	13,314,114 95	13,388,152 09	44,465,757 11
1881-82	12,190,731 71	11,443,103 98	13,013,285 71	15,056,479 79	51,703,601 19
1882-83	12,941,658 37	7,850,894 54	13,146,291 01	9,753,545 92	43,692,389 84
1883-84	14,292,158 37	28,337,490 82	7,499,069 39	10,191,847 37	60,320,565 95
1884-85	15,855,353 21	34,497,966 54	7,502,723 71	10,439,871 83	68,295,915 29
1885-86	17,461,623 98	8,249,817 13	7,508,754 51	16,785,038 40	50,005,234 02
1886-87	19,054,576 60	8,874,105 59	7,518,401 82	10,425,766 98	45,872,850 99
1887-88	20,993,654 39	10,549,695 87	7,545,149 99	10,893,983 48	49,982,483 73
1888-89	22,730,298 73	9,749,154 91	7,973,556 47	9,739,011 00	50,192,021 11
1889-90	24,617,535 93	6.179,281 07	9,412,337 15	8,369,929 18	48,579,083 33
1890-91	26,555,614 50	6,199,581 07	9,910,524 45	9,424,479 09	52,090,199 11
1891-92	28,583,475 29	5,179,535 53	10,412,417 39	10,026,411 45	54,201,839 66
1892-93	30,678,989 18	5,263,137 95	10,921,105 92	11,510,252 08	58,373,485 13
1893-94	32,356,776 65	5,263,137 95	10,917,856 12	13,627,223 76	62,164,994 48
1894-95	34,359,088 01	5,487,461 94	10,923,487 40	14,203,790 43	64,973,827 78
1895-96	36,414,375 53	6,077,627 95	10,586,398 83	14,141,701 65	67,220,103 96
1896-97	38,516,189 33	6,261,527 95	10,606,052 44	15,607,765 15	70,991,534 87
1897-98	40,876.157 88	6,371,527 95	10,603,210 98	16,568,688 51	74,419,585 32
1898-99	43,358,642 53	6,371,527 95	10,671,783 46	18,485,502 00	78,887,455 94
1899-1900	45 824,282 37	6,769,527 95	10,718,483 76	17,400,878 95	80,713,173 03
1900-01	48,304,619 27	7,062,835 95	10,718,474 04	20,166,499 57	86,252,428 83
1901-02	50,873,999 86	7,508,077 15	10,718,461 39	25,428,848 57	94,529,386 97
1902-03	53,494,588 32	8,428,962 47	4,144,218 42	33,669,340 29	99,737,109 50
1903-04	44,770,875 65	13,801,928 33	4,119,591 67	41,402,397 92	104,094,793 57
1904-05	47,032,493 92	12,691,319 07	4,048,795 90	47,681,813 31	111,454,413 20
1905-06	48,016,409 53	12,576,240 49	4,033,705 49	60,600,347 13	125,226,702 64
1906-7 (9 mcs.)	45,981,552 38	13,223,804 07	4,033,705 49	53,055,904 19	116,294,966 13
1908	42,250,209 01	22,949,146 14	4,033,705 49	61,013,237 77	130,246,298 41
1909	38,515,546 54	22,144,988 81	2,296,429 12	91,648,183 38	154,605,147 85
1910	14,782,613 19	26,216,851 20	2,296,429 12	91,098,606 15	134,394,499 66
1911	11,196,825 90	27,501,851 20	2.296.429 12	93,904,329 17	134,899,435 39
1912	12,353,282 06	30,551,851 20	2,296,332 77	123,217,665 03	168,419,131 06
1913	13,737,567 42	43,885,324 52	2,296,327 90	109,011,709 72	168,930,929 56
1914	9,144,994 98	70,819,657 79	2,296,327 90	126,133,538 05	208,394,518 72
1915	10,790,806 51	111,719,684 43	2,296,327 90	126,290,912 32	251,097,731 16
1916	12,563,827 62	109,937,419 43	2,296,327 90	197,034,056 45	321,831,631 40
1917	14,032,687 75	148,566,595 73	2,296,327 90	337,921,358 51	502,816,969 89
1918	17,216,180 41	238,818,282 63	2,296,327 90	413,121,045 45	671,451,836 39

SESSIONAL PAPER No. 2

TABLE V.—LIABILITIES of Canada, July 1, 1867, to March 31, 1918.

Year.	DEBENTURES AND STOCKS PAYABLE IN LONDON.				
	British Columbia Bonds 6 per cent.	Canadian Bonds, 8 per cent.	Canadian Bonds, 6 per cent.	Consolidated Canadian Loan Bonds, 5 per cent.	Consolidated Canadian Loan Stocks, 5 per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867		267,666 70	24,947,506 71	27,784,461 92	3,770,153 93
1868		267,666 70	24,945,073 38	27,082,201 92	4,472,413 93
1869		267,666 70	24,942,640 05	26,899,127 06	4,657,488 79
1870		267,666 70	24,942,640 05	26,375,473 74	5,181,142 11
1871		267,666 70	24,942,640 05	25,882,267 49	5,674,348 36
1872	1,168,000 00	96,846 70	24,782,040 04	25,111,357 39	6,445,258 46
1873	924,666 67	21,900 05	24,778,146 69	24,197,770 91	7,332,078 28
1874	924,666 67	21,900 05	24,751,866 71	23,418,308 53	7,956,780 64
1875	924,666 67	21,900 05	23,020,793 39	22,789,048 54	8,586,040 62
1876	924,666 67	20,926 72	23,020,793 39	22,353,481 88	9,021,607 28
1877	924,666 67	20,440 06	21,199,200 06	22,179,741 88	9,194,860 62
1878	924,666 67	20,440 06	19,965,986 73	22,050,288 55	9,324,313 95
1879	924,666 67	20,440 06	12,428,980 06	21,768,802 99	9,605,799 51
1880	924,666 67	118,260 00	6,448,333 33	21,476,316 37	9,898,286 17
1881	924,666 67	118,260 00	5,024,833 33	21,040,206 47	10,334,396 07
1882	924,666 67	2,433 33	2,485,893 33	20,595,393 14	10,779,209 40
1883	486,666 67		1,342,226 66	20,007,499 81	11,366,129 40
1884	486,666 67		12,653 33	19,536,406 48	11,837,222 73
1885	486,666 67		4,379 99		
1886	486,666 67				
1887	486,666 67				
1888	486,666 67				
1889	453,573 34				
1890	453,573 34				
1891	453,573 34				
1892	453,573 34				
1893	453,573 34				
1894					
1895					
1896					
1897					
1898					
1899					
1900					
1901					
1902					
1903					
1904	Dominion Loan	Dominion Loan			
1905	of 1908,	1930-50,			
1906	4 per cent.	3½ per cent.			
1907 (9 mos.)					
1908	6,720,380 00	14,600,000 00			
1909	6,714,053 34	38,933,333 33			
1910	6,142,220 01	69,772,225 69			
1911	6,010,333 35	112,725,507 67			
1912	6,010,333 35	137,058,841 00			
1913		137,058,841 00			
1914		137,058,841 00			
1915		137,058,841 00			
1916		137,058,841 00			
1917		137,058,841 00			
1918		137,058,841 00			

TABLE V.—LIABILITIES of Canada, July 1, 1867, to March 31, 1918—*Con.*

Year.	DEBENTURES AND STOCKS PAYABLE IN LONDON.				
	Dominion Loan of 1874, 4 per cent.	Dominion Loan of 1875, 4 per cent.	Dominion Loan of 1876, 4 per cent.	Dominion Loan of 1878, 4 per cent.	Dominion Loan of 1879, 4 per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867					
1868					
1869					
1870					
1871					
1872					
1873					
1874					
1875	19,466,666 67				
1876	19,466,666 67	4,866,666 66			
1877	19,466,666 67	4,866,666 66	12,166,666 66		
1878	19,466,666 67	4,866,666 66	12,166,666 66		
1879	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	
1880	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1881	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1882	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1883	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1884	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1885	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1886	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1887	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1888	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1889	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1890	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1891	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1892	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1893	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1894	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1895	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1896	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1897	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1898	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1899	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1900	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1901	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1902	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1903	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1904	11,884,361 32	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1905	11,072,069 26	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1906	9,376,386 70		12,166,666 66	7,300,000 00	14,600,000 00
1907 (9 mos.)	9,376,386 70			7,300,000 00	14,600,000 00
1908	8,583,234 15			7,300,000 00	14,600,000 00
1909	8,555,494 14				
1910	8,265,370 38				
1911	7,961,178 54				
1912					
1913					
1914					
1915					
1916					
1917					
1918					

TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1918—*Con.*

Year.	DEBENTURES AND STOCKS PAYABLE IN LONDON.					
	Dominion Loan of 1884, 3½ per cent.	Dominion Loan of 1885, 4 per cent. (reduced.)	Dominion Loan of 1885, 4 per cent.	Dominion Loan of 1888, 1892 and 1894, 3 per cent.	Dominion Loan of 1897, 2½ per cent.	Canadian Pacific Ry. Land Grant Loan, 3½ per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867						
1868						
1869						
1870						
1871						
1872						
1873						
1874						
1875						
1876						
1877						
1878						
1879						
1880						
1881						
1882						
1883						
1884	24,333,333 33					
1885	24,333,333 33	31,356,595 88				
1886	24,333,333 33	31,356,595 88	19,466,666 66			
1887	24,333,333 33	31,356,595 88	19,466,666 66			
1888	24,333,333 33	31,356,595 88	19,466,666 66	6,375,333 33		
1889	24,333,333 33	31,356,595 88	19,466,666 66	19,466,666 67		
1890	24,333,333 33	31,356,595 88	19,466,666 66	19,466,666 67		
1891	24,333,333 33	31,356,595 88	19,466,666 66	19,890,297 66		
1892	24,333,333 33	31,356,595 88	19,466,666 66	30,727,506 24		
1893	24,333,333 33	31,356,595 88	19,466,666 66	33,538,614 67		
1894	24,333,333 33	31,356,595 88	19,466,666 66	39,652,242 08		
1895	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01		
1896	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01		
1897	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01		
1898	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1899	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1900	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1901	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1902	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1903	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1904	24,333,333 33	31,356,595 88	19,466,666 66	50,898,661 62	9,733,333 33	
1905	24,333,333 33	31,356,595 88	19,466,666 66	51,751,568 26	9,733,333 33	
1906	24,333,333 33	31,356,595 88	19,466,666 66	53,532,034 82	9,733,333 33	
1907 (9 mos.)	24,333,333 33	31,356,595 88	19,466,666 66	53,532,034 82	9,733,333 33	15,056,006 66
1908	24,333,333 33	31,356,595 88	19,466,666 66	54,486,684 10	9,733,333 33	15,056,006 66
1909	24,333,333 33	31,356,595 88	19,466,666 66	55,105,899 30	9,733,333 33	15,056,006 66
1910	23,634,137 73		18,142,261 46	42,512,076 63	7,748,245 83	15,056,006 66
1911	23,467,206 27			42,649,469 49	4,888,185 64	15,056,006 66
1912	23,467,206 27			43,116,280 15	4,888,185 64	15,056,006 66
1913	23,467,206 27			43,226,130 55	4,888,185 64	15,056,006 66
1914	23,467,206 27			37,262,129 50	4,888,185 64	15,056,006 66
1915	23,467,206 27			37,271,230 16	4,888,185 64	15,056,006 66
1916	23,467,206 27			37,271,230 16	4,888,185 64	15,056,006 66
1917	23,467,206 27			37,271,230 16	4,888,185 64	15,056,006 66
1918	23,467,206 27			37,271,230 16	4,888,185 64	15,056,006 66

TABLE V.—LIABILITIES of Canada, from July 1, 1867 to March 31, 1918—*Con.*

Year.	DEBENTURES AND STOCKS PAYABLE IN LONDON.					
	Imperial Guaranteed Loan (old) 4 per cent.	Imperial Guaranteed Loan 4 per cent.	Intercolonial Ry. Loan 5 per cent.	New Brunswick Bonds, 6 per cent.	Nova Scotia Bonds, 6 per cent.	Prince Edward Island Bonds, 6 per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	681,333 34			5,037,486 66	4,580,506 66	
1868	681,333 34			4,886,620 00	4,460,300 00	
1869		7,300,000 00	2,433,333 34	4,886,620 00	4,460,300 00	
1870		7,300,000 00	2,433,333 34	4,886,620 00	4,460,300 00	
1871		7,300,000 00	2,433,333 34	4,850,606 67	4,460,300 00	
1872		7,300,000 00	2,433,333 34	4,701,686 67	4,448,133 33	
1873		7,300,000 00	2,433,333 34	4,701,686 67	4,448,133 33	
1874		16,060,000 00	2,433,333 34	4,701,686 67	4,438,400 00	1,091,106 54
1875		16,060,000 00	2,433,333 34	4,491,446 67	1,076,020 02	1,091,106 54
1876		23,360,000 00	2,433,333 34	4,491,446 67	1,082,833 35	1,091,106 54
1877		23,360,000 00	2,433,333 34	4,491,446 67	1,082,833 35	1,091,106 54
1878		23,360,000 00	2,433,333 34	4,491,446 67	1,082,833 35	1,091,106 54
1879		30,660,000 00	2,433,333 34	4,491,446 67	1,082,833 35	1,091,106 54
1880		30,660,000 00	2,433,333 34	4,491,446 67	1,082,833 33	1,091,106 66
1881		30,660,000 00	2,433,333 34	4,491,446 67	1,082,833 33	1,091,106 66
1882		30,660,000 00	2,433,333 34	4,481,713 34	1,082,833 33	277,399 99
1883		30,660,000 00	2,433,333 34	4,408,713 34	1,082,833 33	
1884		30,660,000 00	2,433,333 34	4,374,646 67	1,082,833 33	
1885		31,633,333 34	2,433,333 34	4,374,646 67	1,082,833 33	
1886		31,633,333 34	2,433,333 34	4,137,153 34		
1887		31,633,333 34	2,433,333 34	3,565,806 68		
1888		31,633,333 34	2,433,333 34	2,116,513 35		
1889		31,633,333 34	2,433,333 34	695,933 35		
1890		31,633,333 34	2,433,333 34	73,000 00		
1891		31,633,333 34	2,433,333 34	73,000 00		
1892		31,633,333 34	2,433,333 34			
1893		31,633,333 34	2,433,333 34			
1894		31,633,333 34	2,433,333 34			
1895		31,633,333 34	2,433,333 34			
1896		31,633,333 34	2,433,333 34			
1897		31,633,333 34	2,433,333 34			
1898		31,633,333 34	2,433,333 34			
1899		31,633,333 34	2,433,333 34			
1900		31,633,333 34	2,433,333 34			
1901		31,633,333 34	2,433,333 34			
1902		31,633,333 34	2,433,333 34			
1903		31,633,333 34	2,433,333 34			
1904		22,873,333 34				
1905		22,873,333 34				
1906		22,873,333 34	3¾ per cent.	3¾ per cent.	4 per cent.	4½ per cent.
1907 (9 months)		22,873,333 34	Loan 1908-12.	Loan 1909.	Loan 1940-60.	Loan 1920-25.
1908		15,573,333 34				
1909		15,573,333 34	23,782,913 33	29,200,000 00		
1910		15,573,333 34	23,147,156 13	27,458,025 34		
1911		8,273,333 34	22,785,103 68	27,234,353 34		
1912		8,273,333 34	17,344,113 05	26,809,980 01		
1913		8,273,333 34		26,710,116 01		
1914				26,710,116 01	58,400,000 00	
1915				26,701,842 68	93,926,666 66	
1916				26,701,842 68	93,926,666 66	24,333,333 33
1917				26,701,842 68	93,926,666 66	24,333,333 33
1918				26,701,842 68	93,926,666 66	24,333,333 33

TABLE V.—LIABILITIES of Canada, from July 1, 1867 to March 31, 1918—*Con.*

Year.	DEBENTURES PAYABLE IN CANADA.							
	Bonds Convertible into Stocks 6 per cent.	Canada Bonds (old) 5 per cent.	Canada Bonds (old) 6 per cent.	Canada Bonds 7 per cent.	Dominion Bonds 5 per cent.	Dominion Bonds 4 per cent.	New Brunswick, 6 per cent.	Nova Scotia 6 per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867		192,925 01	1,254,250 02	873,200 00			196,900 00	1,481,900 00
1868	600,000 00	192,925 01	1,243,610 02	873,200 00			196,900 00	1,481,900 00
1869	578,000 00	192,925 01	1,227,610 02	300 00			196,900 00	1,481,900 00
1870	576,000 00	192,925 01	1,227,210 02	300 00			196,900 00	1,481,900 00
1871	566,000 00	192,525 01	1,015,602 60	300 00	80,000 00		196,900 00	1,481,900 00
1872	541,000 00	182,725 01	343,655 04	300 00	80,000 00		196,900 00	1,481,900 00
1873	541,000 00	182,725 01	257,991 04	300 00	80,000 00		196,900 00	1,481,900 00
1874	540,000 00	167,058 33	183,057 72	300 00	80,000 00		189,300 00	1,481,900 00
1875	539,000 00	160,858 33	132,690 00				189,300 00	970,900 00
1876	538,000 00	127,016 67	17,500 00				130,100 00	954,353 34
1877	538,000 00	114,850 00	10,120 00				126,900 00	954,353 34
1878	538,000 00	113,650 00	4,120 00				123,700 00	951,920 01
1879	538,000 00	113,650 00	1,200 00				123,700 00	951,920 01
1880	538,000 00	113,650 00	1,200 00				122,900 00	951,920 01
1881	538,000 00	113,650 00	1,200 00				122,900 00	951,920 01
1882	538,000 00	113,650 00	1,200 00				122,900 00	951,920 01
1883	538,000 00	38,200 00					122,900 00	951,920 01
1884	538,000 00	2,100 00				27,000 00	122,900 00	951,920 01
1885	538,000 00	400 00				316,000 00	122,900 00	2,920 07
1886	538,000 00	400 00				1,244,000 00	122,900 00	
1887	538,000 00	400 00				1,269,000 00	122,900 00	
1888	538,000 00	400 00				1,276,000 00	122,900 00	
1889	238,000 00	400 00				1,276,000 00	122,900 00	
1890	238,000 00	400 00				1,276,000 00	122,900 00	
1891	238,000 00	400 00				1,276,000 00	122,900 00	
1892	238,000 00	400 00				1,776,000 00	122,900 00	
1893		400 00				1,768,000 00	122,900 00	
1894		400 00				1,762,000 00	122,900 00	
1895		400 00				1,708,000 00	122,900 00	
1896		400 00				1,708,000 00	1,600 00	
1897		400 00				1,708,000 00	1,100 00	
1898		400 00				1,198,000 00	600 00	
1899		400 00				1,198,000 00	600 00	
1900		400 00				1,198,000 00	600 00	
1901		400 00				1,198,000 00	600 00	
1902		400 00				1,198,000 00	600 00	
1903		400 00				1,198,000 00	600 00	
1904		400 00					600 00	
1905		400 00		5 per cent.	3½ per cent.	4½ per cent.	600 00	
1906		400 00	War Saving	Debenture	Bond Loan	Bond Loan	600 00	
1907 (9 months)		400 00	Certificate	Stock	1925-28.	1925-45.	600 00	
1908		400 00					600 00	
1909		400 00					600 00	
1910		400 00					600 00	
1911		400 00					600 00	
1912		400 00					600 00	
1913		400 00					600 00	
1914		400 00					600 00	
1915		400 00					600 00	
1916		400 00					600 00	
1917		400 00	5,072,237 00	8,634,500 00	12,404,678 36	95,207,351 17	600 00	
1918		400 00	12,062,768 70	14,281,000 00	12,404,678 36	95,207,351 17	600 00	

TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1918—*Con.*

Year.	Debentures Payable in Canada.			Bank of Montreal, (various).	Canadian Pacific Railway 4 per cent Funded Debt.	Dominion Stock 6 per cent.	Dominion Stock 6 per cent.
	Overdue Debentures Province of Canada.	Prince Edward Island 6 per cent.	Prince Edward Island 5 per cent.				
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867				2,249,416 67			
1868				2,500,000 00		1,427,538 66	
1869						3,272,861 09	
1870				2,022,805 51		4,093,001 20	
1871				1,247,699 84		4,295,223 75	
1872				501,793 36		4,516,499 51	631,593 33
1873						4,435,942 54	1,020,837 57
1874		366,404 44	137,402 24			4,405,605 97	1,363,485 26
1875	9,614 39	308,977 79	135,455 57			4,158,143 83	1,803,583 69
1876	9,614 39	308,004 46				4,124,643 83	1,923,433 15
1877	9,614 39	308,004 46				4,124,043 83	2,132,251 82
1878	9,614 39	302,975 58				4,122,847 25	2,776,017 82
1879	8,641 06	203,371 31				4,121,197 25	3,945,739 82
1880	8,641 06	201,100 00				422,152 57	9,244,237 58
1881	10,101 06	186,500 00				45,664 22	9,620,307 61
1882	9,614 40	69,500 00				8,000 00	9,095,834 54
1883	9,514 40	2,500 00				8,000 00	4,262,883 44
1884	9,514 40	1,000 00			15,286,497 90	8,000 00	4,096,148 02
1885		1,000 00			13,934,572 42	8,000 00	3,928,851 76
1886					12,528,029 15	8,000 00	1,184,062 05
1887					11,064,661 52	8,000 00	1,120,817 70
1888					9,542,173 84	8,000 00	1,054,371 61
1889					7,958,177 66	8,000 00	984,561 67
1890					6,310,188 03	8,000 00	911,217 61
1891					4,595,619 62	8,000 00	834,160 51
1892					2,811,782 65	8,000 00	753,262 39
1893					955,878 67	8,000 00	668,145 77
1894						8,000 00	578,783 15
1895						8,000 00	484,896 55
1896						8,000 00	386,256 94
1897						8,000 00	282,623 70
1898						8,000 00	173,744 02
1899						8,000 00	59,352 31
1900						8,000 00	
1901						8,000 00	
1902						8,000 00	
1903						8,000 00	
1904						8,000 00	
1905						8,000 00	
1906						8,000 00	
	5 per cent War Loan 1917-37.	Victory Loan 1917.		5 per cent Public Service Loan New York, 1916.	5 per cent Bond Loan New York.		
1907 (9 mos).						8,000 00	
1908						8,000 00	
1909						8,000 00	
1910						8,000 00	
1911						8,000 00	
1912						8,000 00	
1913						8,000 00	
1914						8,000 00	
1915						8,000 00	
1916						8,000 00	
1917	18,100,232 48			75,000,000 00	873,000 00	8,000 00	
1918	92,607,800 00	540,469,663 05		75,000,000 00	873,000 00	8,000 00	

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TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1918—*Con.*

Year.	Dominion Stock 6 per cent.	Dominion Stock and bonds 3½ per cent.	Exchequer Bills.	Indemnity to Seigneurs and Townships 6 per cent.	London Agents (various).	Miscellaneous.	Notes Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867				3,869,810 02	1,226,548 53	508,306 72	3,113,700 00
1868				3,869,810 02	1,372,873 87	354,369 56	3,795,000 00
1869			6,575,410 05	3,869,810 02	49,080 91	178,034 24	4,830,000 00
1870			2,224,353 70	3,860,645 58	215,570 75	135,533 40	7,479,353 33
1871				3,811,065 13		269,608 32	7,367,340 74
1872				3,725,553 71	82,498 08	894,302 42	10,510,541 21
1873				3,500,593 57	2,880,809 96	439,227 21	11,284,131 69
1874				3,476,822 29	151,699 51	513,588 37	12,175,578 62
1875				825,477 88	2,006,471 47	659,122 71	10,778,873 00
1876				466,387 88	1,906 13	581,300 40	11,533,891 48
1877				407,061 20	3,893,875 87	574,842 00	10,680,492 88
1878				400,427 41	4,446,574 93	749,014 36	10,460,734 81
1879				391,330 6		1,298,515 03	10,789,710 04
1880				385,840 31		1,498,043 99	13,565,159 46
1881				394,595 90		1,492,619 70	14,538,965 05
1882				244,936 10		1,307,196 19	15,807,910 91
1883				200,085 45		1,308,963 34	15,997,854 73
1884	955,000 00			198,162 11		1,168,874 96	15,360,281 32
1885	1,078,000 00			195,378 79		1,572,187 42	15,633,255 58
1886	4,757,222 83			188,764 80		1,200,476 62	16,297,453 36
1887	4,625,622 83			188,764 80		1,036,358 62	15,059,836 06
1888	5,030,822 83			179,153 81		2,555,374 04	16,249,318 53
1889	4,923,322 83			181,776 48		1,238,262 67	15,426,280 83
1890	4,807,722 83			179,416 33		1,192,303 25	15,357,892 71
1891	4,705,959 34	52,500 00		166,959 98		1,330,065 20	16,176,317 23
1892	4,593,281 29	59,000 00		166,559 98	2,323,399 04	1,302,834 27	17,282,698 66
1893	4,542,527 96	152,300 00		166,309 98	179,025 51	1,558,785 73	18,448,493 80
1894	4,474,327 96	235,300 00		164,732 32		1,542,237 58	20,061,719 45
1895	4,472,727 96	298,700 00		131,386 90		1,914,712 60	19,520,233 12
1896	4,428,678 29	781,900 00		124,327 80	85,565 60	1,693,209 66	20,372,215 12
1897	1,644,000 00	3,150,514 68		117,287 66		2,022,466 72	22,318,096 26
1898	1,654,000 00	3,564,214 68		78,873 00		2,162,621 85	22,178,193 76
1899	1,654,000 00	3,498,514 68		78,798 09		2,535,942 16	24,236,466 52
1900	1,654,000 00	3,421,764 68		78,798 00		2,625,217 59	26,994,922 52
1901	1,654,000 00	3,299,364 68		78,029 34		6,402,535 01	27,671,452 05
1902	1,654,000 00	3,752,064 68		76,262 43		9,792,469 45	32,780,387 05
1903	1,583,000 00	3,702,431 34		76,262 43		5,900,594 33	39,006,198 58
1904		5,074,531 34		76,262 43		11,263,136 01	41,574,783 33
1905		5,047,399 34		76,262 43		18,013,558 17	47,334,221 72
1906		5,435,166 01		76,108 72		26,027,229 74	49,941,427 22
	5 per cent War Loan 1915-25.		Dominion Stock 3⅔ per cent.		5 per cent War Loan 1916-31.		
1907 (9 mois)		2,397,566 00	2,500,000 00	72,599 06		20,707,498 49	4,794,596 68
1908		2,272,866 01	2,500,000 00	72,599 06		20,743,961 40	60,455,991 36
1909		2,260,066 01	2,500,000 00	64,029 90		17,909,941 58	79,351,930 50
1910		2,309,566 01	2,500,000 00	38,322 40		20,540,599 47	87,134,068 50
1911		2,285,516 01	2,500,000 00	38,322 40		25,069,812 67	89,994,270 25
1912		2,221,328 01	2,500,000 00	38,091 83		23,309,198 59	113,329,633 40
1913		2,181,218 01		38,091 83		25,954,062 30	112,101,885 65
1914		709,453 34		34,237 96		31,367,463 80	117,795,638 53
1915		681,953 34		34,237 96		41,291,721 72	157,056,118 91
1916	100,000,000 00	289,653 34		34,237 96		31,725,791 93	177,943,131 54
1917	93,926,100 00	251,403 34		34,237 96	106,706,300 00	35,057,350 64	183,248,986 79
1918	51,195,000 00	224,503 34		34,237 96	63,066,300 00	26,683,339 46	250,798,860 92

TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1918.—*Con.*

Year.	Notes Nova Scotia.	Pacific Railway Land Grant Bonds 4 per cent. Deposit Account.	Province of Ontario and Quebec Account 5 per cent.	Province of Nova Scotia Debt Account, 5 per cent.	Province of Nova Scotia Special Accounts, 4 per cent.	Province of Canada, Suspense Account, 4 per cent.	Province of New Brunswick, Debt Account, 5 per cent.	Province of British Columbia Debt Account, 5 per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867..	605,859 12		358,822 01	1,260,527 30			953,943 61	
1868..	552,325 79		2,151,192 13	843,857 72			504,628 60	
1869..	467,743 12		4,010,802 64	653,708 18				
1870..	334,301 05		5,753,946 06	470,213 26				
1871..	115,091 80		7,501,361 93	450,266 19				
1872..	61,685 04		9,248,686 99	405,259 51				665,794 97
1873..	51,028 04	1,001,333 00	10,986,365 67	1,734,034 63			417,322 49	844,077 83
1874..	47,013 05		10,960,335 35	1,929,213 74			443,257 92	840,843 34
1875..	44,665 38		10,942,245 31	1,708,522 53			417,980 94	651,871 24
1876..	43,228 79		10,922,628 25	1,322,801 99			412,615 74	501,871 24
1877..	42,527 03		10,903,147 14	1,018,913 66			261,781 07	501,871 24
1878..	41,845 76		10,882,478 77	700,983 90			33,510 42	501,871 24
1879..	41,397 04		10,862,209 35	54,800 87				501,871 24
1880..	41,039 84		10,841,820 64	40,394 26				500,382 53
1881..	40,810 17	1,000,000 00	10,821,221 01	17,383 91				499,913 52
1882..	40,595 08	3,566,800 00	10,800,486 28	259,337 36				499,913 52
1883..	40,358 61	2,694,186 15	10,778,518 53	259,098 73				499,913 52
1884..	40,237 01		10,757,123 34	1,052,345 84			563,449 29	583,021 40
1885..	40,164 06		10,735,556 86	1,057,693 28			663,449 29	583,021 40
1886..	40,084 29		10,714,021 11	1,057,613 51	24,333 33		638,449 29	583,021 40
1887..	39,880 87		10,691,985 55	1,057,410 09	24,333 33		638,449 29	583,021 40
1888..	39,792 31		10,669,549 47	1,057,321 53			596,449 29	583,021 40
1889..	39,767 98		10,649,234 49	1,056,472 18			551,449 29	583,021 40
1890..	39,743 64		10,649,171 22	1,056,447 84			531,185 72	583,021 40
1891..	39,624 89		10,649,171 22	1,056,329 09			531,185 72	583,021 40
1892..	39,584 99		10,149,171 22	1,056,289 19			531,185 72	583,021 40
1893..	39,570 39		10,149,171 22	1,056,274 59			531,185 72	583,021 40
1894..	39,534 38		10,149,171 22	1,056,238 58			531,185 72	583,021 40
1895..	39,519 79		10,149,171 22	1,056,223 99			530,908 44	583,021 40
1896..	39,475 01		10,149,171 22	1,056,179 21			530,908 44	583,021 40
1897..	39,438 04		10,149,171 22	1,056,142 24			530,679 29	583,021 40
1898..	39,429 29		10,149,171 22	1,056,133 49			530,402 20	583,021 40
1899	39,429 29		10,149,171 22	1,056,133 49			529,627 69	583,021 40
1900..	39,424 43		10,149,171 22	1,056,133 49			529,627 69	583,021 40
1901..	39,419 57		10,149,171 22	1,056,123 77			529,627 69	583,021 40
1902..	39,406 92		10,149,171 22	1,056,111 12			529,299 39	583,021 40
1903..	39,406 92			1,056,111 12			529,299 39	583,021 40
1904..	39,406 92		5,397,503 13	1,056,111 12			529,299 39	583,021 40
1905..	39,406 92		5,397,503 13	1,056,111 12			529,299 39	583,021 40
1906..	39,361 18		5,397,503 13	1,056,111 12		16 00	529,299 39	583,021 40
1907 \ 9 m. /	39,361 18		5,397,503 13	1,056,111 12			529,299 39	583,02 40
1908..	39,361 18		5,397,503 13	1,056,111 12			529,299 39	583,021 40
1919..	39,236 23		5,397,503 13	1,056,025 47			529,299 39	583,021 40
1910..	39,272 61		5,397,503 13	1,056,025 47			529,299 39	583,021 40
1911..	39,238 55		5,397,503 13	1,056,025 47			529,299 39	583,021 40
1912..	39,224 92		5,397,503 13	1,055,929 12			529,299 39	583,021 40
1913..	39,220 05		5,397,503 13	1,055,924 25			529,299 39	583,021 40
1914..	39,220 05		5,397,503 13	1,055,924 25			529,299 39	583,021 40
1915..	39,220 05		5,397,503 13	1,055,924 25			529,299 39	583,021 40
1916..	39,220 05		5,397,503 13	1,055,924 25			529,299 39	583,021 40
1917..	39,220 05		5,397,503 13	1 055,924 25			529 299 39	583,021 40
1918..	39,207 40		5,397,503 13	1,055,924 25			529,299 39	583,021 40

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TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1918—*Con.*

Year.	Province of Manitoba Debt Account 5 per cent.	Province of Prince Edward Island Debt Account 5 per cent.	Quebec Railway Subsidies 4½ per cent.	Savings Banks, Post Office, 4 per cent; 3½ per cent. after Oct. 1, 1889, and 3 per cent. after July 1, 1897.	Savings Banks, Government 4 per cent; 3½ per cent. after Oct. 1, 1889, and 3 per cent. after July 1, 1897.	Temporary Loans.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867					1,422,046 87	
1868				204,588 89	1,481,537 42	
1869				856,814 26	1,595,304 46	
1870				1,543,970 41	1,823,102 03	
1871				2,452,965 29	2,062,480 49	
1872				3,033,352 90	2,154,233 52	
1873	496,025 08			3,163,320 26	2,958,170 39	
1874	416,247 65	1,529,411 33		3,204,965 46	4,005,295 37	
1875	393,060 89	870,701 36		2,926,090 48	4,245,090 72	
1876	393,060 89	831,886 16		2,740,952 59	4,303,165 50	
1877	393,060 89	831,886 10		2,639,937 47	4,830,693 36	
1878	393,060 89	801,530 10		2,754,484 03	5,742,529 32	
1879	393,060 89	793,356 12		3,105,190 80	6,102,492 40	
1880	393,060 89	793,356 12		3,945,669 11	7,107,287 07	
1881	293,060 89	793,274 12		6,208,226 77	9,628,445 23	
1882	243,060 89	793,274 12		9,473,661 53	12,295,000 16	
1883	243,060 89	792,899 12		11,976,237 31	14,242,870 24	
1884	353,885 96	975,872 92		13,245,552 64	15,971,984 20	
1885	203,885 96	975,872 96		15,090,540 31	17,888,536 08	18,985,907 97
1886	3,317,219 76	975,872 90		17,159,372 09	20,014,441 79	1,262,444 46
1887	3,311,914 77	975,872 90		19,497,750 15	21,334,525 22	1,241,000 00
1888	3,311,914 77	975,791 83		20,689,032 62	20,682,025 61	5,651,459 33
1889	3,311,914 77	775,791 80		23,011,422 57	19,944,935 11	
1890	3,311,914 77	775,791 83		21,990,653 49	19,021,811 55	1,946,666 66
1891	3,311,914 77	775,791 83		21,738,648 09	17,661,378 07	7,786,666 65
1892	3,311,914 77	775,791 83		22,298,401 65	17,231,145 98	
1893	3,311,914 77	775,791 83		24,153,193 66	17,693,462 44	1,460,000 00
1894	3,311,914 77	775,791 83		25,257,868 14	17,778,144 18	2,433,333 33
1895	3,311,914 77	775,791 83		26,805,542 47	17,644,956 38	
1896	3,311,914 77	775,791 83	2,394,000 00	28 932,929 68	17,866,388 90	1,946,666 66
1897	3,311,914 77	775,791 83	2,394,000 00	32,380,829 09	16,554,146 63	4,866,666 66
1898	3,311,914 77	775,791 83	2,394,000 00	34 480,937 77	15,630,181 21	
1899	3,578,941 20	775,791 83	2,394,000 00	34,771,605 17	15,470,110 28	3,893,333 33
1900	3,578,941 20	775,791 83	2,394,000 00	37,507,455 80	15,642,266 60	
1901	3,578,941 20	775,791 83	2,394,000 00	39,950,810 62	16,098,146 44	
1902	3,578,941 20	775,791 83	2,394,000 00	42,320,209 91	16,117,778 79	
1093	3,578,941 20	775,791 83	2,394,000 00	44,255,326 93	16,515,802 32	
1904	3,578,941 20	775,791 83	2,394,000 00	45,419,706 28	16,738,743 62	4,866,666 66
1905	3,578,941 20	775,791 83	2,394,000 00	45,368,320 68	16,649,135 97	2,920,000 00
1906	3,578,941 20	775,791 83	2,394,000 00	45,736,488 51	16,174,133 57	2,920,000 00
1907 (9 mos)	3,578,941 20	775,791 83	2,394,000 00	47,453,227 75	15,088,584 12	1,216,666 67
1908	3,578,941 20	775,791 83	2,394,000 00	47,564,284 28	15,016,871 02	9,299,999 99
1909	3,578,941 20	775,791 83		45,190,484 21	14,748,436 12	13,606,333 32
1910	3,578,941 20	775,791 83		43,586,357 42	14,677,872 48	17,033,333 33
1911	3,578,941 20	775,791 83		43,330,579 19	14,763,751 84	
1912	3,578,941 20	775,791 83		43,563,764 33	14,655,563 73	
1913	3,578,941 20	775,791 83		42,728,941 83	14,411,542 56	
1914	3,578,941 20	775,791 83		41,591,286 57	13,976,316 85	8,273,333 32
1915	3,578,941 20	775,791 83		39,995,406 40	14,006,311 86	81,073,684 21
1916	3,578,941 20	775,791 83		40,008,417 70	13,520,008 64	182,992,379 82
1917	3,578,941 20	775,791 83		42,582,478 59	13,633,610 02	300,332,797 42
1918	3,578,941 20	775,791 83		41,182,807 56	12,177,283 18	183,288,130 72

TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1918—*Concluded.*

Year.	Trust Funds, 6 per cent.	Trust Funds, 5 per cent.	Trust Funds, 4 per cent; 3½ per cent after 1891, and 4 per cent after 1906.	Trust Funds, 3 per cent.	Unpaid Warrants, Prince. Edward Island.	Total Liabilities.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	1,178,410 58	5,230,369 35				93,046,051 73
1868	1,178,410 58	5,276,388 66				96,896,666 20
1869	1,178,410 58	5,299,207 87				112,361,998 39
1870	1,178,410 58	5,336,088 93				115,993,706 76
1871	1,178,410 58	5,396,778 48				115,492,682 76
1872	1,178,410 58	5,476,838 25				122,400,179 36
1873	1,178,410 58	5,507,936 03				130,778,098 53
1874	1,178,410 58	5,574,436 13			3,869 48	141,163,551 33
1875	1,178,410 58	5,644,113 20			1,157 81	151,663,401 62
1876	1,178,410 58	5,703,527 47			857 81	161,204,687 86
1877	1,178,410 58	5,720,936 76			630 70	174,675,834 97
1878	1,178,410 58	5,681,920 82			630 70	174,957,268 96
1879	1,178,410 58	5,656,066 56			630 70	179,483,871 21
1880	1,178,410 58	5,715,042 54			549 59	194,634,440 68
1881	1,133,172 34	5,807,973 88			549 59	199,861,537 51
1882	1,103,476 81	5,892,558 62		3,000 00	549 59	205,365,251 97
1883	1,107,812 93	4,425,801 64	1,467,156 28	2,416 85	549 59	202,159,104 30
1884	1,032,431 71	4,473,061 44	1,549,189 45	1,216 85	549 59	242,482,416 21
1885	1,116,962 68	4,506,111 43	1,418,767 04		549 59	264,703,607 43
1886	1,117,803 92	4,474,052 05	1,468,670 26		549 59	273,164,341 11
1887	1,125,112 98	4,387,368 61	1,568,354 26		549 59	273,187,626 43
1888	1,125,112 98	4,497,393 01	1,476,137 60		549 59	284,513,841 89
1889	1,125,112 98	4,475,734 07	1,599,538 46		549 59	287,722,062 76
1890	1,112,779 55	5,459,748 17	1,612,266 36		549 59	286,112,295 10
1891	1,107,965 99	5,413,731 45	1,696,295 44		549 59	289,899,229 62
1892	1,105,220 59	5,414,414 02	1,722,489 85	871,692 90	549 59	295,333,274 10
1893	1,110,205 34	5,414,414 02	1,771,949 83	1,814,571 97	549 59	300,054,524 74
1894	1,105,220 59	5,402,077 56	1,826,659 09	1,871,408 50	549 59	308,348,023 96
1895	1,105,220 59	5,400,603 61	1,882,396 02	1,875,474 09	549 59	318,048,754 87
1896	1,105,220 59	5,397,734 95	1,941,587 86	1,870,339 66	549 59	325,717,536 73
1897	1,105,220 59	5,397,734 95	1,983,574 49	1,923,257 97	549 59	332,530,131 33
1898	1,097,657 70	5,397,175 04		3,952,134 53	549 59	338,375,984 23
1899	1,097,657 70	5,462,390 81		4,130,228 99	549 59	345 160,902 54
1900	1,097,657 70	5,455,208 43		4,357,189 90	549 59	346,206,979 92
1901	1,097,056 11	5,476,178 74		4,732,376 38	549 59	354,732,432 52
1902	1,097,056 11	5,485,685 65		5,010,432 97	549 59	366,358,476 59
1905	1,092,718 87	5,480,386 41		5,608,418 83	549 59	361,344,098 37
1904	1,091,828 72	5,489,934 11	3,500,000 00	6,023,676 29	549 59	364,962,512 17
1905	1,091,828 72	5,497,626 78	5,500,000 00	6,296,368 03	549 59	377,678,579 80
1906	1,090,738 33	5,503,665 51	13,500,000 00	6,762,777 22	549 59	392,269,680 39
1907 (9 mos)	1,089,844 37	3,188,200 54	2,322,159 88	7,144,612 78	549 59	379,966,826 09
1908	1,089,844 37	3,221,650 96	2,322,159 88	7,473,783 63	549 59	408,207,158 25
1909	1,089,844 37	3,227,188 72	412,314 25	8,395,327 16	549 59	478,535,427 02
1910	1,089,844 37	3,644,061 91		8,688,556 28	549 59	470,663,045 99
1911	1,089,844 37	3,650,306 49		9,199,035 66	549 59	474,941,487 42
1912	1,089,844 37	3,243,513 90	412,314 25	9,981,799 51	549 59	508,338,591 77
1913	1,089,844 37	3,249,124 40		10,828,834 98	549 59	483,232,555 24
1914	1,088,051 71	3,252,064 66		11,491,786 20	549 59	544,391,368 86
1915	1,088,051 71	3,252,064 66		11,655,033 69	549 59	700,473.814 37
1916	1,089,844 37	3,258,265 86		11,454,108 02	549 59	936,987,802 42
1917	1,089,844 37	3,260,056 16		11,915,540 15	549 59	1,382,003,267 69
1918	1,089,844 37	16,016,779 51			549 59	1,863,335,898 89

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1918.

Year.	Albert Railway Company Loan Account.	Balance of Dominion 3½ per cent Loan Account.	Bank Deposits, 1¼ per cent.	Bank Deposits, 2½ per cent.	Bank Deposits, 3 per cent.	Bank Deposits, 3½ per cent.	Bank Deposits, 4 per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867							
1868							
1869							
1870							
1871							
1872							950,000 00
1873							
1874							
1875							1,119,999 98
1876							4,153,255 49
1877							4,495,532 66
1878							1,256,526 66
1879							377,696 65
1880						1,000,000 00	1,045,000 00
1881					390,000 00	2,100,000 00	55,000 00
1882					15,000 00	3,853,066 67	3,105,000 00
1883					15,000 00		2,455,000 00
1884		4,087,093 28					205,000 00
1885							130,000 00
1886							130,000 00
1887	11,436 81						130,000 00
1888	14,548 94		4,900,000 00				130,000 00
1889	14,725 56			3,756,442 21			30,000 00
1890	14,725 56						30,000 00
1891	14,725 56						
1892	14,725 56						
1893	14,725 56						
1894	14,725 56						
1895	14,725 56						
1896	14,725 56						
1897	14,725 56						
1898	14,725 56						
1899	14,725 56						
1900	14,725 56						
1901	14,725 56						
1902	14,725 56						
1903	14,725 56						
1904	14,725 56						
1905	14,725 56						
1906	14,725 56						
1907 (9 mos.)	14,725 56						
1908	14,725 56						
1909							
1910							
1911							
1912							
1913							
1914							
1915							
1916							
1917							
1918							

TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1918.—*Continued*

Year.	Bank Deposit, 4½ per cent	Bank Deposit, 5 per cent.	Bank Deposits, Varying Rates.	Bank Deposits, Special Circulation Account, 5 per cent.	Bank of Montreal, Silver Debentures.	Bonds for Savings Banks, 5 per cent.	Bonds for Intercolon'l Railway 5 per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867...							
1868...					572,443 47		
1869...					72,443 47		234,000 00
1870...						9,000 00	157,106 66
1871...						1,362,666 66	
1872...							
1873...		2,864,666 69		1,000,000 00			
1874...		3,399,450 02		1,400,000 00			
1875...		3,580,838 90					
1876...		1,658,699 99	486,666 67				
1877...		317,500 00					
1878...		282,500 00					
1879...		385,000 00					
1880...		10,000 00					
1881...							
1882...							
1883...	140,000 00	350,000 00					
1884...		200,000 00					
1885...							
1886...							
1887...							
1888...							
1889...							
1890...							
1891...							
1892...							
1893...							
1894...							
1895...							
1896...							
1897...							
1898...							
1899...							
1900...							
1901...							
1902...							
1903...							
1904...							
1905...							
1906...							
1907 9 mois							
1908...							
1909...							
1910...							
1911...							
1912...							
1913...							
1914...							
1915...							
1916...							
1917...							
1918...							

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1918—*Continued.*

Year.	New Brunswick Bonds, 6 per cent.	C. P. R. Land Grant Bonds Account per cent.	C. P. R. Co. Accounts.	Cash.	City of St. John Bonds 6 per cent.	Canada Reduced Loan 4 per cent.	Cobourg Bonds 6 per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867				589,085 23		53,533 33	21,210 47
1868				1,425,786 00		53,533 33	21,210 47
1869				2,966,930 73		53,533 33	21,210 47
1870				2,275,101 50		53,533 33	21,210 47
1871	374,886 67			3,499,502 26			21,210 47
1872	469,633 35			3,935,945 95	21,560 00	526,573 32	21,210 47
1873	385,926 71		1,001,333 00	4,717,571 49	21,560 00	264,746 66	21,210 47
1874	200,506 72			4,431,347 40	21,560 00	118,260 00	21,210 47
1875	88,573 38			6,037,361 08	21,560 00	118,260 00	21,210 47
1876	38,933 39			4,825,529 33	21,560 00	118,260 00	21,210 47
1877	38,933 39			4,802,766 05	21,560 00	118,260 00	21,210 47
1878	2,433 39			5,184,327 57	21,560 00	118,260 00	21,210 47
1879	2,433 39			5,599,554 64	21,560 00	118,260 00	21,210 47
1880	2,433 39			7,339,770 44	21,560 00	118,260 00	21,210 47
1881	2,433 39			7,208,311 95	21,560 00	118,260 00	21,210 47
1882	2,433 39		1,155,736 09	7,596,853 56	21,560 00	40,393 33	21,210 47
1883	2,433 39		1,254,488 09	3,351,510 29	21,560 00	39,906 66	21,210 47
1884	2,433 39	29,000 00	18,439,374 00	5,228,982 85	21,560 00	39,906 66	21,210 47
1885	2,433 39	29,000 00	28,035,812 00	5,521,076 89	21,560 00	39,906 66	21,210 47
1886	2,433 39	29,000 00		7,758,485 68	21,560 00	39,906 66	21,210 47
1887	2,433 39	29,000 00		5,080,636 68	21,560 00	39,906 66	21,210 47
1888	2,433 39	29,000 00		5,211,965 76	21,560 00	39,906 66	21,210 47
1889		29,000 00		4,441,272 95	21,560 00	39,906 66	21,210 47
1890		29,000 00		2,884,540 59	21,560 00	39,906 66	
1891		29,000 00		2,487,078 38	21,560 00	39,906 66	
1892		29,000 00		2,822,968 48	21,560 00		
1893		29,000 00		3,071,183 48	21,560 00		
1894		29,000 00		2,790,663 60	21,560 00		
1895		29,000 00		3,931,348 13	21,560 00		
1896		29,000 00		2,624,214 56	21,560 00		
1897		29,000 00		1,790,865 79	21,560 00		
1898		29,000 00		1,813,511 91	21,560 00		
1899		29,000 00		2,271,099 82	21,560 00		
1900		27,000 00		1,052,259 69	21,560 00		
1901		24,000 00		279,583 04	21,560 00		
1902		11,000 00		1,456,396 01			
1903							
1904							
1905							
1906							
1907 (9 mois)							
1908							
1909							
1910							
1911							
1912							
1913							
1914							
1915							
1916							
1917							
1918							

TABLE VI—ASSETS of Canada, from July 1, 1867, to March 31, 1918—*Con.*

Year.	Cobourg Bonds, 5 per cent.	Exchequer Bills.	Financial Agents.	Fredericton and St. Mary's Railway Bridge Co.	Grand Trunk Postal Bonds Variable.	Grand Trunk Preference Stock Variable.	Graving Dock Quebec, 5 per cent.	Grand Trunk Pacific Railway Loan Account.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867.	23,587 77		22,403 59		121,666 66	121,739 66		
1868.	23,587 77		10,569 18		121,666 66	121,739 66		
1869.	23,587 77	6,575,410 05	1,118,259 68		121,666 66	121,739 66		
1870.	23,587 77	2,224,353 70	12,204 42		121,666 66	121,739 66		
1871.	23,587 77		335,997 57		121,666 66	121,739 66		
1872.	23,587 77		839,103 91		121,666 66	121,739 66		
1873.	23,587 77		157,498 79		121,666 66	121,739 66		
1874.	23,587 77		255,400 85		121,666 66	121,739 66		
1875.	23,587 77		544,297 38		121,666 66	121,739 66		
1876.	23,587 77		885,914 87		121,666 66	121,739 66		
1877.	23,587 77		5,053,763 38		121,666 66	121,739 66		
1878.	23,587 77		305,837 05			121,739 65		
1879.	23,587 77		423,118 23			121,739 65	50,000 00	
1880	23,587 77		822,003 84			121,739 65	125,000 00	
1881.	23,587 77		1,253,379 21			121,739 65	300,000 00	
1882.	23,587 77		880,643 35			121,739 65	350,000 00	
1883.	23,587 77		563,428 67			121,739 65	425,000 00	
1884.	23,587 77		288,254 19			121,739 65	562,000 00	
1885.	23,587 77		170,923 26			121,739 65	672,000 00	
1886.	23,587 77		1,989,952 34			121,739 65	724,000 00	
1887.	23,587 77		461,469 58			121,739 65	744,000 00	
1888.	23,587 77			274,947 00		121,739 65		
1889.	23,587 77			300,000 00		121,739 65		
1890.				300,000 00		121,739 65		
1891.				300,000 00		121,739 65		
1892.				300,000 00		121,739 65		
1893.				300,000 00		121,739 65		
1894.				300,000 00		121,739 65		
1895.				300,000 00		121,739 65		
1896.				300,000 00		121,739 65		
1897.				300,000 00		121,739 65		
1898.				300,000 00		121,739 65		
1899.				300,000 00		121,739 65		
1900.				300,000 00		121,739 65		
1901.				300,000 00		121,739 65	Grand	
1902.				300,000 00		121,739 65	Trunk	
1903				300,000 00		121,739 65	Pacific	
1904.				300,000 00		121,739 65	Railway	
1905.				300,000 00		121,739 65	investment	
1906.						121,739 65	account 3%	
1907 (9 m.)						121,739 65		
1908.						121,739 65		
1909.						121,739 65		
1910.						121,739 65		10,000,000 00
1911.						121,739 65		10,000,000 00
1912.						121,739 65		10,000,000 00
1913.						121,739 65	11,133,473 32	10,000,000 00
1914.						121,739 65	24,005,806 59	18,500,000 00
1915.						121,739 65	33,093,333 23	31,000,000 00
1916.						121,739 65	33,093,333 23	31,000,000 00
1917.						121,739 65	33,093,333 23	38,081,783 40
1918.						121,739 65	33,093,333 23	43,119,837 17

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TABLE VI—ASSETS of Canada, from July 1, 1867, to March 31, 1918—*Con.*

Year.	Great Western Ry. Bonds (Variable to 1869,) 4 per cent.	Hamilton Coupons.	Improvement of the St. Lawrence 4 per cent (5 per cent prior to 1884).	India Bonds, 5 per cent.	Intercolonial Railway Construction Account 3½ per cent.	Issue Accounts and Specie Reserve.	Mennonites Loan Account 6 per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	2,810,500 00	2,248 89		681,333 34		757,140 00	
1868	2,810,500 00	19,345 85		681,333 34		938,440 00	
1869	2,768,234 70	16,781 35		681,333 34	2,000,000 00	1,899,000 00	
1870	2,076,176 03	16,781 35		681,333 34	4,883,089 49	2,883,436 67	
1871	1,384,117 36	16,781 35			5,055,492 89	1,974,492 75	
1872	692,058 69	16,781 35			3,584,778 18	2,458,546 24	
1873		16,781 35				2,526,358 45	
1874		16,781 35	275,000 00			3,307,964 51	
1875		16,781 35	544,000 00			2,789,108 42	
1876		16,781 35	736,000 00			3,034,849 26	
1877		16,781 35	858,000 00			2,706,966 61	
1878		16,781 35	988,000 00			2,519,845 93	
1879		16,781 35	1,166,000 00			2,860,211 44	
1880		16,781 35	1,306,000 00			2,755,257 52	
1881		16,781 35	1,306,000 00			3,018,683 39	
1882		16,781 35	1,500,000 00			3,719,389 28	
1883		16,781 35	1,780,000 00			2,597,655 07	
1884		16,781 35	1,890,000 00			2,415,189 11	74,704 27
1885		16,781 35	2,190,000 00			2,478,307 85	65,343 09
1886		16,781 35	2,339,504 10			3,939,194 10	46,327 61
1887		16,781 35	2,530,504 10			2,777,814 59	34,315 64
1888		16,781 35				3,897,636 31	18,205 25
1889		16,781 35				3,261,115 59	
1890		16,781 35				3,285,515 34	
1891		16,781 35				3,887,027 96	
1892		16,781 35				5,061,577 26	
1893		16,781 35				6,449,348 36	
1894		16,781 35				8,292,405 61	
1895		16,781 35				7,761,084 48	
1896		16,781 35				8,758,252 83	
1897		16,781 35				10,723,649 87	
1898		16,781 35				10,813,739 97	
1899		16,781 35				13,061,775 13	
1900		16,781 35				12,476,044 02	
1901		16 781 35				14,578,117 55	
1902		16,781 35				18,901,639 55	
1903						25,930,594 08	
1904						29,434,525 43	
1905						35,328,736 82	
1906						35,014,067 11	
1907 (9m's)						37,619,596 81	
1908						41,689,751 31	
1909						61,835,649 65	
1910						70,094,532 61	
1911						74,472,977 17	
1912						99,156,415 58	
1913						98,725,822 47	
1914						101,352,555 47	
1915						94,894,986 95	
1916						121,286,781 19	
1917						118,823,219 49	
1918						120,413,948 69	

TABLE VI.—ASSETS of Canada, from July 1, 1867 to March 31, 1918—*Continued*.

Year.	Miscellaneous Consolidated Fund Investments Variable.	Miscellaneous.	Montreal Harbour Bonds 5 per cent. 3½ per cent after 1895.	Montréal Harbour Bonds 3 per cent.	Montreal Turnpike Bonds 6 per cent 3½ per cent after 1895.	New Brunswick, Bonds, 6 per cent.	New Brunswick, Debt Accounts, 5 per cent.	New Brunswick, Suspense Account 5 p. cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867...	98,350 25	117,465 61	211,266 68	.....	67,200 00	83,706 66	.....	.....
1868...	98,350 25	332,487 38	211,266 68	.....	67,200 00	83,706 66	.....	.....
1869...	98,350 25	331,180 13	211,266 68	.....	67,200 00	83,706 66	319,822 77	.....
1870...	98,350 25	242,727 14	211,266 68	.....	67,200 00	83,706 66	575,298 29	.....
1871...	98,350 25	613,018 96	260,000 00	.....	67,200 00	97,333 33	671,936 45	5,732 74
1872...	98,350 22	531,530 06	260,000 00	.....	67,200 00	97,333 33	680,603 57	3,199 04
1873...	58,350 25	877,458 77	260,000 00	.....	67,200 00	97,333 33	.....	1,893 65
1874...	58,350 25	913,290 41	260,000 00	.....	67,200 00	97,333 33	.....	1,782 17
1875...	58,350 25	907,806 60	260,000 00	.....	67,200 00	81,273 33	.....	1,578 84
1876...	58,350 25	1,035,818 16	385,000 00	.....	67,200 00	81,273 33	.....	1,578 84
1877...	58,350 25	2,216,000 12	385,000 00	.....	67,200 00	81,273 33	.....	1,019 07
1878...	57,286 35	2,242,109 43	385,000 00	.....	67,200 00	81,273 33	.....	805 75
1879...	56,633 33	1,771,133 92	385,000 00	.....	67,200 00	81,273 33	17,214 44	639 69
1880...	56,108 83	1,972,782 55	385,000 00	.....	67,200 00	81,273 33	22,233 76	474 06
1881...	55,639 33	1,823,557 37	385,000 00	.....	67,200 00	81,273 33	33,449 87	463 39
1882...	51,719 15	1,703,694 91	385,000 00	.....	67,200 00	81,273 33	40,038 87	463 39
1883...	51,523 05	1,976,680 60	385,000 00	.....	67,200 00	81,273 33	40,038 87	463 39
1884...	51,523 05	2,067,642 95	385,000 00	.....	67,200 00	81,273 33	.....	463 39
1885...	51,523 05	2,204,147 24	385,000 00	.....	67,200 00	81,273 33	.....	463 39
1886...	51,523 05	3,047,911 77	385,000 00	.....	67,200 00	74,946 66	.....	463 39
1887...	51,523 05	2,062,377 79	385,000 00	.....	67,200 00	43,799 99	.....	463 39
1888...	45,640 80	1,753,643 86	385,000 00	.....	67,200 00	42,339 99	.....	463 39
1889...	37,650 80	2,034,153 66	385,000 00	.....	.....	17,033 39	.....	463 39
1890...	37,650 80	2,195,040 25	385,000 00	.....	.....	.....	.....	240 15
1891...	37,350 80	3,042,946 75	385,000 00	.....	.....	.....	.....	240 15
1892...	37,350 80	2,132,940 31	385,000 00	.....	.....	.....	.....	240 15
1893...	37,150 80	1,978,300 14	385,000 00	.....	.....	.....	.....	240 15
1894...	37,150 80	2,543,844 85	385,000 00	.....	.....	.....	.....	240 15
1895...	261,474 79	2,508,600 12	385,000 00	.....	.....	.....	.....	240 15
1896...	36,640 80	2,754,448 06	1,000,000 00	.....	200,000 00	.....	.....	240 15
1897...	35,540 80	3,087,205 29	1,190,000 00	.....	195,000 00	.....	.....	240 15
1898...	35,540 80	3,933,286 43	1,300,000 00	.....	195,000 00	.....	.....	240 15
1899...	35,540 80	3,152,117 35	1,300,000 00	.....	195,000 00	.....	.....	.....
1900...	35,540 80	3,870,670 54	1,700,000 00	.....	195,000 00	.....	.....	.....
1901...	31,848 80	5,306,220 28	2,000,000 00	.....	195,000 00	.....	.....	.....
1902...	34,650 00	5,070,813 01	2,000,000 00	550,000 00	195,000 00	.....	.....	.....
1903...	83,316 67	7,738,746 21	2,000,000 00	1,450,000 00	195,000 00	.....	.....	.....
1904...	4,556,282 53	11,967,872 49	2,000,000 00	2,350,000 00	195,000 00	.....	.....	.....
1905...	2,345,664 27	12,353,076 49	2,000,000 00	3,450,000 00	195,000 00	.....	.....	.....
1906...	1,434,716 02	25,586,280 02	2,000,000 00	4,435,000 00	195,000 00	.....	.....	.....
1907 (9 m's.)	1,097,032 88	15,436,307 38	2,000,000 00	5,300,000 00	195,000 00	.....	.....	.....
1908...	6,739,063 74	19,323,486 46	2,000,000 00	7,225,000 00	195,000 00	.....	.....	.....
1909...	6,968,094 26	29,812,533 73	2,000,000 00	8,255,000 00	195,000 00	.....	.....	.....
1910...	57,900 00	21,004,073 54	2,000,000 00	9,170,000 00	195,000 00	.....	.....	.....
1911...	52,900 00	19,431,352 00	3,265,000 00	9,195,000 00	195,000 00	.....	.....	.....
1912...	52,900 00	24,061,249 45	6,315,000 00	9,195,000 00	195,000 00	.....	.....	.....
1913...	52,900 00	10,285,887 25	8,515,000 00	9,195,000 00	195,000 00	.....	.....	.....
1914...	52,900 00	24,780,982 58	11,465,000 00	9,195,000 00	195,000 00	.....	.....	.....
1915...	52,900 00	46,788,425 37	13,335,000 00	9,250,000 00	195,000 00	.....	.....	.....
1916...	70,900 00	86,818,510 26	15,315,000 00	9,250,000 00	195,000 00	.....	.....	.....
1917...	75,150 00	260,680,688 87	16,025,000 00	9,250,000 00	164,828 00	.....	.....	.....
1918...	77,900 00	361,562,096 76	16,730,000 00	9,250,000 00	148,828 00	.....	.....	.....

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TABLE VI—ASSETS of Canada, from July 1, 1867, to March 31, 1918—*Continued.*

Year.	Northern Railway Bonds, 6 per cent.	Northern Railway Bonds, 5 per cent.	North Shore Railway Bonds Account, 5 per cent.	Nova Scotia Bonds, 6 per cent.	Nova Scotia Suspense Accounts.	Province of Canada, Debt Account, 5 per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	243,333 33					10,045,533 63
1868	243,333 33					10,782,660 07
1869	243,333 33				125,054 61	10,489,769 30
1870	243,333 33				156,349 81	10,504,355 49
1871	243,333 33			111,446 66	141,894 39	10,504,466 16
1872	243,333 33			111,446 66	73,238 88	10,506,088 84
1873	243,333 33			111,446 66	62,207 37	964 28
1874	243,333 33			111,446 66	54,347 98	4,625 94
1875	243,333 33			48,666 66	48,753 47	5,781 94
1876	243,333 33			48,666 66	47,250 32	9,185 93
1877	243,333 33			48,666 66	45,953 92	14,409 17
1878	243,333 33			48,666 66	45,134 57	21,419 61
1879	243,333 33			48,666 66	44,036 89	34,831 09
1880	243,333 33	73,000 00		48,666 66	43,064 53	37,225 09
1881	243,333 33	73,000 00		48,666 66	42,759 41	41,064 08
1882	243,333 33	73,000 00		48,666 66	42,517 19	44,937 49
1883	243,333 33	73,000 00		48,666 66	42,279 52	80,547 63
1884	243,333 33	73,000 00		48,666 66	42,157 92	82,394 42
1885	243,333 33	73,000 00		48,666 66	42,084 97	82,394 42
1886	243,333 33	73,000 00	970,000 00		42,005 20	83,285 39
1887	243,333 33	73,000 00	970,000 00		41,801 78	85,595 70
1888		73,000 00	970,000 00		41,713 22	102,872 49
1889		73,000 00	970,000 00		40,863 87	61,776 68
1890		73,000 00	970,000 00		40,839 53	65,588 61
1891		73,000 00	970,000 00		40,720 78	65,588 61
1892		73,000 00			40,689 88	66,127 46
1893		73,000 00			40,666 28	66,127 46
1894		73,000 00			40,630 27	66,127 46
1895		73,000 00			40,615 68	71,773 33
1896		73,000 00			40,570 90	71,839 21
1897		73,000 00			40,533 93	71,839 21
1898		73,000 00			40,525 18	72,116 31
1899		73,000 00			40,525 18	72,116 31
1900		73,000 00			40,525 18	111,833 47
1901		73,000 00			40,515 46	111,833 47
1902	Quebec.				40,502 81	111,833 47
1903	Bridge and				40,502 81	
1904	Railway Co.				40,502 81	
1905	Loan				40,502 81	
1906	Account.				40,502 81	
1907 (9 mos)					40,502 81	
1908	2,000,000 00				40,502 81	
1909					40,417 16	
1910					40,417 16	
1911					40,417 16	
1912					40,320 81	
1913					40,315 94	
1914					40,315 94	
1915					40,315 94	
1916					40,315 94	
1917					40,315 94	
1918					40,315 94	

TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1918—*Continued.*

Year.	Canadian Northern Railway.	Provincial Accounts 5 per cent.	Quebec Harbour 5 per cent. 4 per cent after 1882, 3½ per cent after 1913.	Receiver General Inscribed Stock 4 per cent.	Silver Deposit Account	Silver Coinage Account.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867						
1868		940,699 44				
1869		3,842,165 67				
1870		5,957,580 08		10,138 88	1,277,818 49	657,826 25
1871		7,802,501 04		10,138 88		329,175 70
1872		9,638,386 81		10,138 88		627,090 30
1873		11,472,624 70		10,138 88		262,382 85
1874		11,463,881 48	724,140 00	10,138 88		733,338 74
1875		11,465,583 45	724,140 00	10,138 88		799,310 03
1876		11,916,793 27	724,140 00	10,138 88		247,715 00
1877		12,306,133 68	724,140 00	10,138 88		119,124 43
1878		12,207,533 42	799,140 00	10,138 88		116,279 43
1879		12,933,296 65	949,140 00	10,138 88		125,427 43
1880		13,432,094 61	1,149,140 00	10,138 88		78,139 43
1881		13,196,377 80	1,351,140 00	10,138 88		84,220 17
1882		12,885,328 57	1,405,000 00	10,138 88		162 60
1883		12,982,961 93	1,471,540 00	10,138 88		9,783 20
1884		7,374,053 66	1,672,069 00	10,138 88		12,074 00
1885		7,377,780 93	1,955,000 00	10,138 88		73 50
1886		7,383,000 53	2,389,493 85	10,138 88		3,166 90
1887		7,390,540 95	2,822,289 17	10,138 88		9,152 70
1888		7,400,100 89	2,845,000 00	10,138 88		12,532 30
1889		7,870,452 53	3,365,717 20	10,138 88		2,468 80
1890		9,305,668 86	3,614,117 20	10,138 88		4,833 00
1891		9,803,974 91	3,664,717 20	10,138 88		7,426 00
1892		10,305,368 90	3,664,717 20			8,925 40
1893		10,814,072 03	3,748,519 62			11,420 10
1894		10,810,858 24	3,748,519 62			309 70
1895		10,810,858 24	3,748,519 62			2,757 70
1896		10,473,748 57	3,748,519 62			4,786 20
1897		10,493,439 15	3,748,519 62			6,044 20
1898		10,490,329 34	3,748,519 62			8,150 20
1899		10,559,141 97	3,748,519 62			509 70
1900		10,566,125 11	3,748,519 62			1,904 70
1901		10,566,125 11	3,748,519 62			2,578 70
1902		10,566,125 11	3,748,519 62			
1903		4,103,715 61	3,748,519 62			
1904		4,104,501 26	3,748,519 62			
1905		4,008,293 09	3,748,519 62			
1906		3,993,202 68	3,859,398 29			
1907 (9 months)		3,993,202 68	3,979,645 01			
1908		3,993,202 68	4,137,956 22			
1909		2,256,011 96	4,089,493 93			
1910		2,256,011 96	4,156,550 58			
1911		2,256,011 96	4,156,550 58			
1912		2,256,011 96	4,156,550 58			
1913		2,256,011 96	4,156,550 58			
1914		2,256,011 96	6,763,550 58			
1915		2,256,011 96	8,763,550 58			
1916		2,256,011 96	9,304,550 58			
1917		2,256,011 96	9,656,550 58			
1918	56,549,433 03	2,256,011 96	10,356,550 58			

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TABLE VI.—ASSETS of Canada from July 1, 1867, to March 31, 1918—*Continued.*

Year.	Sinking Funds.					
	Consolidated Canadian Loan.		Canada Reduced Loan.			
	5 per cent.	4 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	1,207,222 26					
1868	1,562,488 92					
1869	1,952,795 58					
1870	2,001,462 24					
1871	2,349,641 82					
1872	2,625,581 82					
1873	2,909,795 15					
1874	3,196,928 48					
1875	3,496,715 14					
1876	3,655,855 14	187,366 66				
1877	3,655,855 14	582,053 33				
1878	3,655,855 14	986,959 99				
1879	3,655,855 14	1,410,025 75				
1880	3,655,855 14	1,833,218 29				
1881	3,911,841 80	1,980,678 29				
1882	4,098,329 87	2,212,402 09				
1883	4,536,816 54	2,229,435 42				
1884	4,796,209 87	2,451,842 09				
1885			7,297,205 29	494,015 64		
1886			7,554,167 17	747,034 83		
1887	*Canada*		7,851,505 94	941,005 76		
1888	*Reduced Loan,*		8,069,899 85	1,230,999 45	222,666 29	
1889	3¾ per cent		8,069,899 85	1,230,999 45	784,870 27	
1890	after 1908.		8,118,566 52	1,279,666 11	1,261,575 25	
1891			8,221,739 85	1,314,204 40	1,711,525 25	
1892			8,271,785 40	1,314,204 40	2,284,455 27	
1893			8,271,785 40	1,314,204 40	2,929,527 08	
1894			8,324,248 47	1,314,204 40	3,528,781 23	
1895			8,649,408 42	1,314,204 40	3,813,641 80	
1896	17,520 00		8,705,375 09	1,348,271 07	4,346,951 69	
1897	17,520 00		9,013,960 29	1,358,004 40	4,672,541 03	
1898	17,520 00		9,077,226 95	1,358,004 40	4,675,257 32	688,299 06
1899	17,520 00		9,077,226 95	1,358,004 40	4,933,966 82	1,203,499 43
1900	17,520 00		9,229,336 42	1,530,510 49	5,161,262 91	1,400,918 66
1901	36,986 67		9,750,729 23	1,562,249 19	5,347,748 65	1,400,918 66
1902	47,693 34		10,056,896 14	1,622,726 46	5,687,319 88	1,476,351 99
1903	65,700 01		10,433,435 28	1,829,515 79	5,899,023 79	1,476,351 99
1904			10,506,532 43	2,451,059 86	6,094,946 26	1,476,351 99
1905			9,021,109 36	621,544 08	10,031,919 18	1,722,121 38
1906			9,415,112 93	621,544 08	10,372,793 96	1,906,041 19
1907 (9 mos.)			9,623,445 08	699,195 60	10,565,920 73	1,906,041 19
1908			10,507,062 54	721,095 60	10,590,254 06	1,917,775 54
1909	634,783 87		10,548,661 52	1,015,414 07	10,590,254 06	1,917,775 54
1910						
1911						
1912						
1913						
1914						
1915						
1916						
1917						
1918						

TABLE VI.—ASSETS of Canada from July 1, 1867, to March 31, 1918—*Con.*

Year.	SINKING FUNDS—*Continued.* Intercolonial Railway Loan.					
	6 per cent.	5 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867						
1868						
1869		36,500 00				
1870		114,366 67				
1871	24,333 33	163,520 00				
1872	92,953 33	163,520 00				
1873	161,086 65	163,520 00				
1874	265,719 98	222,406 67				
1875	401,013 32	222,406 67				
1876	401,013 32	252,093 33	210,726 67			
1877	401,013 32	252,093 33	415,613 34			
1878	390,306 66	252,093 33	659,433 35			
1879	319,253 33	252,093 33	971,873 35			
1880	296,866 67	252,093 33	1,226,886 68			
1881	224,840 00	252,093 33	1,527,160 01			
1882	189,800 00	321,200 00	1,717,933 34			
1883	162,546 67	467,200 00	1,838,140 00			
1884	100,740 01	503,700 00	2,114,566 66			
1885	100,740 01	242,360 00	2,493,193 32	159,626 67		
1886	32,606 68	242,360 00	2,760,373 32	237,493 34		
1887	32,120 01	242,360 00	2,987,159 98	286,160 01		
1888	26,766 69	242,360 00	3,126,346 64	432,160 01	76,943 13	
1889	17,033 35	242,360 00	3,277,213 31	432,160 01	230,636 79	
1890	7,300 02	242,360 00	3,440,733 30	432,160 01	383,635 78	
1891		242,360 00	3,672,873 29	444,214 29	485,787 11	
1892		242,360 02	3,678,713 29	444,214 29	841,685 89	
1893		242,360 02	3,678,713 29	444,214 29	1,212,712 08	
1894		242,360 02	3,678,713 29	513,987 08	1,515,943 83	
1895		242,360 02	3,743,458 08	513,987 08	1,815,154 04	
1896		242,360 02	3,743,458 08	513,987 08	2,188,282 06	
1897		242,360 02	3,743,458 08	513,987 08	2,569,970 83	
1898		242,360 02	3,743,458 08	513,987 08	2,817,682 26	156,991 99
1899		242,360 02	3,743,458 08	513,987 08	2,961,729 77	451,352 85
1900		242,360 02	3,743,458 08	513,987 08	3,107,864 33	757,936 50
1901		242,360 02	3,743,458 08	513,987 08	3,443,899 45	874,481 61
1902		242,360 02	3,743,458 08	513,987 08	3,775,149 97	1,003,867 71
1903		242,360 02	3,743,458 08	513,987 08	4,134,273 37	1,113,502 28
1904			2,127,225 13		2,920,000 00	
1905			2,132,229 91		3,170,489 55	
1906			2,241,517 95	433 09	3,229,638 36	98,831 17
1907 (9 mos.)			2,370,252 54	433 09	3,229,638 36	98,831 78
1908						
1909						
1910						
1911						
1912						
1913						
1914						
1915						
1916						
1917						
1918						

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TABLE VI.—ASSETS of Canada from July 1, 1867, to March 31, 1918—*Con.*

Year.	SINKING FUNDS—*Continued.* Rupert's Land Loan.					
	6 per cent.	5 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867						
1868						
1869						
1870						
1871						
1872	34,553 33					
1873	50,126 65					
1874	66,673 32					
1875	75,433 32		10,706 66			
1876	75,433 32		32,119 99			
1877	75,433 32		53,533 32			
1878	70,566 65		84,193 32			
1879	69,106 65		110,473 32			
1880	69,106 65		134,806 65			
1881	57,913 32		170,333 32			
1882	47,693 32	6,813 32	197,586 67			
1883	25,793 32	21,413 32	229,220 00			
1884		32,606 65	269,613 32			
1885			315,359 97	15,086 67		
1886			336,286 63	22,386 67		
1887			357,699 96	29,700 07		
1888			379,113 29	37,000 07		
1889			394,199 95	37,000 07	15,400 47	
1890			410,746 62	37,000 07	30,628 64	
1891			431,186 62	37,000 07	46,037 49	
1892			435,068 86	37,000 07	79,117 23	
1893			435,068 86	37,000 07	117,488 17	
1894			435,068 86	37,000 07	156,960 36	
1895			435,068 86	37,000 07	195,669 69	
1896			435,068 86	37,000 07	234,183 35	
1897			435,068 86	37,000 07	274,036 24	
1898			435,068 86	37,000 07	306,891 43	8,066 30
1899			435,068 86	37,000 07	313,964 81	46,908 58
1900			435,068 86	37,000 07	321,210 22	86,975 2f
1901			442,190 82	37,000 07	350,803 49	96,762 47
1902			442,190 82	37,000 07	382,186 30	113,545 61
1903			449,347 43	37,000 07	422,510 00	113,545 61
1904						
1905						
1906						
1907 (9 mos.)						
1908						
1909						
1910						
1911						
1912						
1913						
1914						
1915						
1916						
1917						
1918						

TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1918.—*Con.*

Year.	SINKING FUNDS—*Continued.* British Columbia.				
	6 per cent.	5 per cent.	4 per cent.	3½ per cent.	3 per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867					
1868					
1869					
1870					
1871					
1872	356,726 67	177,146 67			
1873	227,273 34	86,626 67			
1874	273,993 34	86,626 67			
1875	320,713 34	86,626 67			
1876	370,353 34	86,626 67			
1877	411,720 00	93,440 01	4,866 67		
1878	404,420 00	126,533 34	38,933 34		
1879	306,113 33	126,533 34	212,186 68		
1880	272,046 67	123,613 34	314,873 34		
1881	246,740 00	123,613 34	404,906 68		
1882	149,406 67	123,613 34	557,233 34		
1883	85,653 34	37,473 34	191,746 67		
1884	34,066 68	37,473 34	259,880 00		
1885	34,066 68	20,440 00	283,986 12	7,804 74	
1886	34,066 68	20,440 00	291,084 09	10,441 72	
1887	34,066 68	20,440 00	291,084 09	30,535 01	
1888	34,066 68	20,440 00	296,282 91	40,478 96	
1889	973 35	18,006 67	305,990 00	47,078 45	
1890	973 35	17,520 00	305,990 00	49,145 38	13 774 36
1891	973 35	17,520 00	305,990 00	49,460 48	29,331 91
1892	973 35	17,520 00	305,990 00	62,145 55	33,110 98
1893	973 35	17,520 00	305,990 00	71,277 64	41,655 20
1894					
1895					
1896					
1897					
1898					
1899					
1900					
1901					
1902					
1903					
1904					
1905					
1906					
1907 (9 mos.)					
1908					
1909					
1910					
1911					
1912					
1913					
1914					
1915					
1916					
1917					
1918					

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1918.—*Con.*

Year.	SINKING FUNDS—*Continued.*				
	Dominion Loan 1874.				
	5 per cent.	4 per cent.	3½ per cent	3 per cent.	2½ per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867					
1868					
1869					
1870					
1871					
1872					
1873					
1874					
1875		54,506 66			
1876		165,466 66			
1877		278,860 00			
1878	54,020 00	337,746 67			
1879	54,020 00	460,139 16			
1880	54,020 00	584,725 83			
1881	54,020 00	705,905 83			
1882	115,826 67	767,914 22			
1883	251,120 00	767,914 22			
1884	393,713 33	767,914 22			
1885	54,020 00	1,181,094 22	82,413 14		
1886	54,020 00	1,261,270 91	161,064 23		
1887	54,020 00	1,383,423 96	196,590 89		
1888	54,020 00	1,547,298 47	196,590 89		
1889	54,020 00	1,547,298 47	196,590 89	177,233 28	
1890	54,020 00	1,547,298 47	196,590 89	382,762 98	
1891	54,020 00	1,558,005 14	199,813 78	560,862 47	
1892	54,020 00	1,558,005 14	199,813 78	762,119 33	
1893	54,020 00	1,558,005 14	199,813 78	968,495 42	
1894	54,020 00	1,558,005 14	199,813 78	1,180,488 98	
1895	54,020 00	1,651,742 51	199,813 78	1,285,423 06	
1896	54,020 00	1,751,668 15	199,813 78	1,383,804 53	
1897	54,020 00	1,946,124 76	199,813 78	1,395,669 97	
1898	54,020 00	1,979,168 62	199,813 78	1,398,058 04	206,268 39
1899	54,020 00	1,979,168 39	199,813 78	1,413,511 51	444,455 11
1900	54,020 00	2,104,771 39	203,176 05	1,477,503 39	494,227 22
1901	54,020 00	2,254,874 04	203,176 05	1,575,738 37	494,227 22
1902	54,020 00	2,354,354 82	203,176 05	1,661,774 79	572,580 55
1903	57,913 33	2,614,388 56	203,176 05	1,662,815 73	572,580 55
1904					
1905					
1906					
1907 (9 mos)					
1908					
1909					
1910					
1911					
1912					
1913					
1914					
1915					
1916					
1917					
1918					

TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1918—*Continued.*

Year.	SINKING FUNDS—*Continued.*				
	Dominion Loan, 1875.				
	5 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867					
1868					
1869					
1870					
1871					
1872					
1873					
1874					
1875					
1876					
1877					
1878	12,653 33	54,506 66			
1879	12,653 33	84,009 13			
1880	12,653 33	113,507 33			
1881	12,653 33	142,707 33			
1882	19,953 33	164,894 95			
1883	52,073 33	164,894 94			
1884	73,973 33	177,061 61			
1885	12,653 33	255,901 61	19,826 60		
1886	12,653 33	274,769 41	38,621 85		
1887	12,653 33	312,447 80	38,621 85		
1888	12,653 33	351,651 61	38,621 85		
1889	12,653 33	351,651 61	38,621 85	42,399 38	
1890	12,653 33	351,651 61	38,621 85	91,150 98	
1891	12,653 33	354,571 61	38,718 66	134,082 04	
1892	12,653 33	354,571 61	38,718 66	182,214 96	
1893	12,653 33	354,571 61	38,718 66	231,547 40	
1894	12,653 33	354,571 61	38,718 66	282,260 91	
1895	12,653 33	376,766 80	38,718 66	307,346 54	
1896	12,653 33	391,506 65	38,718 66	340,865 19	
1897	12,653 33	435,114 14	38,718 66	346,341 13	
1898	12,653 33	438,519 02	38,718 66	346,907 02	54,080 01
1899	12,653 33	438,519 02	38,718 66	374,557 27	84,160 34
1900	12,653 33	443,385 68	39,370 19	408,896 88	103,092 20
1901	12,653 33	484,700 48	39,370 19	426,234 40	103,092 20
1902	12,653 33	525,082 00	39,370 19	446,239 65	103,092 20
1903	12,653 33	569,120 48	39,995 09	464,751 52	103,092 20
1904		649,672 61	39,995 09	464,751 52	103,092 20
1905		939,613 01		287,174 80	101,497 50
1906					
1907 (9 mos.)					
1908					
1909					
1910					
1911					
1912					
1913					
1914					
1915					
1916					
1917					
1918					

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TABLE VI.—ASSETS of Canada, from July 1, 1867 to March 31, 1918—*Continued.*

Year.	SINKING FUNDS—*Continued.*					
	War Loan 1915-25.	Dominion Government Loan, 1875-78.				
	5 per cent.	5 per cent. $3\frac{3}{4}$ per cent. after 1908.	4 per cent.	$3\frac{1}{2}$ per cent.	3 per cent.	$2\frac{1}{2}$ per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867						
1868						
1869						
1870						
1871						
1872						
1873						
1874						
1875						
1876			54,020 00			
1877			163,033 32			
1878			208,780 00			
1879			336,286 67			
1880			506,133 33			
1881			672,573 34			
1882		19,953 33	820,519 99			
1883		165,953 33	854,586 67			
1884		311,953 33	897,413 34			
1885			1,264,360 00	156,706 67		
1886			1,405,006 67	237,006 66		
1887			1,546,626 65	315,019 52		
1888			1,695,546 65	392,886 19		
1889			1,771,466 65	392,886 19	164,274 40	
1890			1,856,146 66	392,886 19	326,714 64	
1891			1,970,513 32	392,886 19	491,077 85	
1892			1,995,831 08	441,552 86	693,976 64	
1893			1,995,831 08	441,552 86	986,873 10	
1894			1,995,831 08	441,552 86	1,288,281 04	
1895			1,995,831 08	441,552 86	1,583,797 19	
1896			1,995,831 08	441,552 86	1,877,404 50	
1897			1,995,831 08	441,552 86	2,181,194 75	
1898			1,995,831 08	441,552 86	2,409,564 17	86,040 27
1899			1,995,831 08	441,552 86	2,485,457 46	358,111 58
1900			1,995,831 08	441,552 86	2,510,088 81	698,768 06
1901			2,069,483 20	441,552 86	2,737,369 82	747,060 46
1902			2,069,483 20	441,552 86	2,995,939 89	853,785 93
1903			2,144,757 21	441,552 86	3,280,579 61	853,785 93
1904			198,666 15	139,735 84	4,854,096 14	2,080,833 99
1905			274,448 79	139,735 84	5,157,376 74	2,080,833 99
1906			375,293 94	139,735 84	5,358,483 50	2,175,093 11
1907 (9 mos.)			570,155 89	139,735 84	5,438,717 23	2,175,093 11
1908			865,561 05	166,931 56	5,438,717 23	2,271,622 51
1909		325,309 13	581,287 69	253,531 54	5,438,717 23	2,628,540 61
1910		325,309 13	581,287 69	498,874 25	5,438,717 23	2,860,060 17
1911					5,308,365 00	
1912					5,575,280 81	
1913					5,858,448 69	
1914						
1915						
1916						
1917	250,300 00					
1918	250,300 00					

TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1918—*Con.*

Year.	SINKING FUNDS—*Continued.*				
	Dominion Loan of 1876.				
	5 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867					
1868					
1869					
1870					
1871					
1872					
1873					
1874					
1875					
1876					
1877					
1878	30,660 00	32,606 67			
1879	30,660 00	101,108 99			
1880	30,660 00	170,591 89			
1881	30,660 00	238,725 22			
1882	65,356 79	273,641 60			
1883	141,276 79	273,641 60			
1884	201,136 79	293,594 93			
1885	30,660 00	505,438 39	45,855 47		
1886	30,660 00	550,089 92	89,945 09		
1887	30,660 00	638,483 85	89,945 09		
1888	30,660 00	730,448 17	89,945 09		
1889	30,660 00	730,448 17	89,945 09	99,461 82	
1890	30,660 00	730,448 17	89,945 09	214,356 67	
1891	30,660 00	736,288 17	91,873 87	314,350 06	
1892	30,660 00	736,288 17	91,873 87	427,274 99	
1893	30,660 00	736,288 17	91,873 87	542,968 72	
1894	30,660 00	736,288 17	91,873 87	661,926 41	
1895	30,660 00	812,270 40	91,873 87	694,400 85	
1896	30,660 00	845,387 38	91,873 87	773,264 52	
1897	30,660 00	909,336 66	91,873 87	826,969 61	
1898	30,660 00	928,669 94	91,873 87	828,298 33	114,573 24
1899	30,660 00	928,669 94	91,873 87	893,069 39	185,094 20
1900	30,660 00	998,287 57	93,419 81	938,411 36	202,356 92
1901	30,660 00	1,071,294 46	93,419 81	1,002,360 98	204,174 64
1902	30,660 00	1,203,782 48	93,419 81	1,011,566 16	204,174 64
1903	30,660 00	1,308,220 91	93,419 81	1,055,721 30	204,174 64
1904		1,502,351 49	93,419 81	1,055,721 30	204,174 64
1905		2,594,283 14		227,205 72	204,174 64
1906		2,771,832 73		227,205 72	204,174 64
1907 (9 months)					
1908					
1909					
1910					
1911					
1912					
1913					
1914					
1915					
1916					
1917					
1918					

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TABLE VI.—ASSETS of Canada from July 1, 1867, to March 31, 1918—*Con.*

Year.	SINKING FUNDS.					
	Dominion Loan of 1940-60.					
	2½ per cent.	3 per cent.	3½ per cent.	3¾ per cent.	4 per cent.	4½ per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1914					84,844 61	
1915			463 16		305,417 74	236,033 33
1916		35,364 95	36,060 43		306,105 82	690,580 01
1917	12,593 19	161,950 02	81,851 32	46,428 00	306,105 82	788,886 67
1918	18,560 59	222,887 10	494,560 53	301,733 33	524,253 60	813,220 00

TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1918—*Continued.*

Year.	SINKING FUNDS—*Continued.*				
	Dominion loan of 1878-79.				
	5 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867					
1868					
1869					
1870					
1871					
1872					
1873					
1874					
1875					
1876					
1877					
1878					
1879		19,173 12			
1880		95,714 11			
1881		207,160 77			
1882	28,226 67	292,432 20			
1883	120,693 33	324,065 54			
1884	177,146 67	397,552 20			
1885		641,858 87	74,825 47		
1886		713,412 64	146,956 40		
1887		858,023 34	146,956 40		
1888		1,008,477 37	146,956 40		
1889		1,008,477 37	146,956 40	162,717 70	
1890		1,008,477 37	146,956 40	348,495 80	
1891		1,017,237 37	149,642 33	513,437 05	
1892		1,017,237 37	149,642 33	698,101 20	
1893		1,017,237 37	149,642 33	887,400 48	
1894		1,017,237 37	149,642 33	1,082,012 19	
1895		1,130,751 66	149,642 33	1,146,809 71	
1896		1,187,718 37	149,642 33	1,272,283 24	
1897		1,306,204 07	149,642 33	1,343,574 62	
1898		1,321,827 11	149,642 33	1,344,633 99	198,897 60
1899		1,321,827 11	149,642 33	1,409,449 40	360,962 51
1900		1,412,657 44	152,160 34	1,476,746 55	421,104 08
1901		1,573,155 23	152,160 34	1,519,952 31	443,619 69
1902		1,739,824 29	152,160 34	1,585,057 88	443,619 69
1903		1,956,755 71	152,160 34	1,609,391 22	443,619 69
1904		2,222,540 15	152,160 34	1,609,391 22	443,619 69
1905		3,932,238 98		366,309 15	404,686 34
1906		3,951,974 05		631,921 43	419,004 15
1907 (9 months)		4,091,259 89		648,661 59	419,004 15
1908		4,161,552 62	111,933 33	648,661 59	577,001 55
1909					
1910					
1911					
1912					
1913					
1914					
1915					
1916					
1917					
1918					

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TABLE VI—ASSETS of Canada from July 1, 1867, to March 31, 1918.—*Continued.*

Year.	SINKING FUNDS.—*Continued.*					
	Dominion Loan 1930-50.					
	2½ per cent.	3 per cent.	3½ per cent.	3¾ per cent.	4 per cent.	4½ per cent.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1910			178,760 65			
1911			697,023 48			
1912			1,290,201 29			
1913			2,057,803 61			
1914			2,894,877 94			
1915			2,895,459 83		821,658 17	16,060 00
1916		30,507 04	2,895,796 64	409,773 34	1,067,844 53	215,106 66
1917	10,706 66	271,204 00	2,932,172 27	516,596 67	1,067,846 68	345,046 66
1918	108,399 25	573,940 32	3,434,016 51	830,837 35	1,387,776 68	498,833 33

TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1918—*Continued.*

Year.	SINKING FUNDS—*Concluded.*					Sinking Fund, Inscription, Special Account, 4 per cent.	Special Circulation Account.
	Dominion Loan of 1884.						
	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.	3¾ per cent.		
	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.
1867							
1868							
1869							
1870							
1871							
1872							
1873							533,226 66
1874							247,553 87
1875						1,094,999 99	
1876							
1877							
1878							
1879							
1880							
1881							
1882							
1883							
1884							
1885		65,854 33					
1886		197,405 74					
1887	129,869 67	197,405 74					
1888	264,968 66	197,405 74					
1889	264,968 66	197,405 74	146,339 74				
1890	264,968 66	197,405 74	303,549 02				
1891	268,861 99	198,924 08	456,931 06				
1892	268,861 99	198,924 08	622,789 30				
1893	268,861 99	198,924 08	792,559 94				
1894	268,861 99	198,924 08	965,885 24				
1895	345,503 54	198,924 08	1,050,633 30				
1896	396,711 63	198,924 08	1,167,613 96				
1897	454,652 45	244,287 98	1,234,046 38				
1898	493,585 78	244,287 98	1,234,091 64	156,107 23			
1899	493,585 78	244,287 98	1,283,104 87	309,836 44			
1900	493,585 78	325,949 11	1,387,127 29	319,069 56			
1901	505,521 89	466,062 56	1,436,038 69	319,069 56			
1902	583,218 84	492,193 54	1,525,247 03	331,236 23			
1903	634,809 07	614,252 64	1,564,993 48	331,236 23		Dominion	
1904	638,795 36	845,512 73	1,564,993 48	331,236 23		Loan of	
1905	180,336 47	3,169,900 86	121,573 26	151,691 68		1884,	
1906	280,577 29	3,169,900 86	268,115 28	157,183 65		4½ per cent.	
1907 (9 mos.)	398,261 93	3,174,982 67	274,738 06	157,183 65			
1908	650,558 05	3,179,362 67	274,738 06	167,381 10			
1909	425,398 17	3,310,488 30	274,738 06	345,486 87	225,159 88		
1910	355,602 48	3,532,112 04	274,738 06	511,991 61	225,159 88		
1911	305,024 04	3,874,523 83	274,738 06	511,991 61	225,159 88		
1912	120,693 34	4,355,217 07	274,738 06	511,991 61	225,159 88		
1913		4,809,425 57	274,738 06	511,991 61	225,159 88		
1914		5,153,382 88	274,738 06	511,991 61	225,159 88		
1915	199,480 02	5,294,124 71	274,738 06	511,991 61	225,159 88	10,220 00	
1916	235,020 31	5,337,291 68	274,738 06	511,991 61	234,893 21	282,753 33	
1917	235,020 31	5,369,058 42	586,920 23	511,991 61	392,952 55	345,046 67	
1918	469,666 03	5,500,721 77	397,821 85	520,508 28	484,650 55	383,493 34	

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TABLE VI.—ASSETS of Canada, from July 1, 1867 to March 31, 1918—*Concluded.*

Year.	Sterling Debentures.	St. John Bridge and Railway Extension Co. 4 per cent.	Three Rivers Harbour Debentures, 4 per cent.	Toronto Roads, 6 per cent.	York Roads, 6 per cent.	Total Assets.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867				18,883 00		17,317,410 36
1868				17,183 00		21,139,531 46
1869	14,600 00			12,803 00		36,502,679 19
1870	14,600 00			7,263 00		37,783,964 31
1871						37,786,165 11
1872					31,500 00	40,213,107 32
1873					28,000 00	30,929,636 89
1874					21,000 00	32,838,586 91
1875					21,000 00	35,655,023 60
1876					21,000 00	36,653,173 98
1877					14,000 00	41,440,525 94
1878					7,000 00	34,595,199 05
1879					7,000 00	36,493,683 85
1880					7,000 00	42,182,852 07
1881					7,000 00	44,465,757 11
1882					7,000 00	51,703,601 19
1883					7,000 00	43,692,389 84
1884		143,600 00			7,000 00	60,320,565 95
1885		278,800 00				68,295,915 29
1886		433,900 00	81,557 97			50,005,234 02
1887		433,900 00	81,760 97			45,872,850 99
1888		433,900 00	81,760 97			49,982,483 73
1889		433,900 00	81,760 97			50,192,021 11
1890		433,900 00	81,760 97			48,579,083 33
1891		433,900 00	81,760 97			52,090,199 11
1892		433,900 00	81,760 97			54,201,839 66
1893		433,900 00	81,760 97			58,373,485 13
1894		433,900 00	81,760 97			62,164,994 48
1895		433,900 00	81,760 97			64,973,827 78
1896		433,900 00	81,760 97			67,220,103 96
1897		433,900 00	81,760 97			70,991,534 87
1898		433,900 00	81,760 97			74,419,585 32
1899		433,900 00	81,760 97			78,886,363 90
1900		433,900 00	81,760 97			80,713,173 03
1901		433,900 00	81,760 97			86,252,428 83
1902		433,900 00	81,760 97			94,529,386 97
1903		433,900 00	81,760 97			99,737,109 50
1904		433,900 00	81,760 97			104,094,793 57
1905		433,900 00	81,760 97			111,454,413 20
1906		433,900 00	81,760 97			125,226,702 64
1907 (9 mos.)		433,900 00	81,760 97			116,294,966 13
1908		433,900 00	81,760 97			130,246,298 41
1909		433,900 00	81,760 97			154,605,147 85
1910		433,900 00	81,760 97			134,394,499 66
1911		433,900 00	81,760 97			134,899,435 39
1912		433,900 00	81,760 97			168,419,131 06
1913		433,900 00	81,760 97			168,930,929 56
1914		433,900 00	81,760 97			208,394,518 72
1915		433,900 00	81,760 97			251,097,731 16
1916		433,900 00	81,760 97			321,831,631 40
1917		433,900 00	81,760 97			502,816,969 89
1918		433,900 00	81,760 97			671,451,836 39

TABLE VII.—Comparative Statement of Receipts from Consolidated Fund, from July 1, 1867, to March 31, 1918.

Year.	Receipts from Taxes.					Bank Imports.
	Customs.	Chinese Revenue.	Excise.	Bill Stamps.	Total, Receipts from Taxes.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68..	8,578,380 09	.....	3,002,588 16	119,712 83	11,700,681 08	11,689 44
1868-69..	8,272,879 78	.....	2,710,028 42	129,664 81	11,112,573 01	18,193 09
1869-70..	9,334,212 98	.....	3,619,622 47	134,047 22	13,087,882 67	15,443 17
1870-71..	11,841,104 56	.....	4,295,944 72	183,319 42	16,320,368 70	39,588 96
1871-72..	12,787,982 02	.....	4,735,651 65	191,918 37	17,715,552 04	7,068 56
1872-73..	12,954,164 05	.....	4,460,681 81	201,708 92	17,616,554 78	3,819 12
1873-74..	14,325,192 64	.....	5,594,903 84	209,088 69	20,129,185 17	3,946 73
1874-75..	15,351,011 56	.....	5,069,687 21	244,180 19	20,664,878 96	3,806 90
1875-76..	12,823,837 94	.....	5,563,487 12	227,089 96	18,614,415 02	2,207 07
1876-77..	12,546,987 99	.....	4,941,897 91	209,038 92	17,697,924 82	2,487 60
1877-78..	12,782,824 35	.....	4,858,671 63	200,442 21	17,841,938 19	3,114 91
1878-79..	12,900,659 29	.....	5,390,763 17	185,190 89	18,476,613 35	2,853 03
1879-80..	14,071,343 13	.....	4,232,427 16	175,806 15	18,479,576 44	3,086 74
1880-81..	18,406,092 13	.....	5,343,022 09	193,024 73	23,942,138 95	4,057 74
1881-82..	21,581,570 05	.....	5,884,859 95	82,616 45	27,549,046 45	5,179 13
1882-83..	23,009,582 48	.....	6,260,116 33	.....	29,269,698 81	4,566 65
1883-84..	20,023,890 14	.....	5,459,309 05	.....	25,483,199 19	1,923 35
1884-85..	18,935,428 10	.....	6,449,101 22	.....	25,384,529 32	.....
1885-86..	19,362,308 26	11,243 00	5,852,904 95	.....	25,226,456 21	.....
1886-87..	22,373,951 28	4,849 50	6,308,201 15	.....	28,687,001 93	.....
1887-88..	22,091,681 82	14,244 50	6,071,486 86	.....	28,177,413 18	.....
1888-89..	23,699,413 33	27,370 50	6,886,738 68	.....	30,613,522 51	.....
1889-90..	23,913,545 60	55,408 00	7,618,118 13	.....	31,587,071 73	.....
1890-91..	23,305,218 27	94,082 50	6,914,850 38	.....	30,314,151 15	.....
1891-92..	20,361,382 36	139,677 00	7,945,097 95	.....	28,446,157 31	.....
1892-93..	20,910,662 47	43,341 00	8,367,363 95	.....	29,321,367 42	.....
1893-94..	19,119,030 20	79,084 00	8,381,088 89	.....	27,579,203 09	.....
1894-95..	17,585,741 00	54,725 00	7,805,732 71	.....	25,446,198 71	.....
1895-96..	19,766,741 48	66,538 00	7,926,005 94	.....	27,759,285 42	.....
1896-97..	19,386,277 69	91,969 50	9,170,378 92	.....	28,648,626 11	.....
1897-98..	21,622,788 75	82,104 00	7,871,562 89	.....	29,576,455 64	.....
1898-99..	25,150,744 68	166,097 00	9,641,227 53	.....	34,958,069 21	.....
1899-1900	28,219,458 14	154,689 50	9,868,075 35	.....	38,242,222 99	.....
1900-01..	28,293,930 25	131,354 00	10,318,266 03	.....	38,743,550 28	.....
1901-02..	31,916,393 97	275,584 50	11,197,133 40	.....	43,389,111 87	.....
1902-03...	36,738,032 90	263,694 00	12,013,779 00	.....	49,015,505 90	.....
1903-04..	40,461,590 74	241,020 00	12,958,708 10	.....	53,661,318 84	.....
1904-05...	41,437,568 60	−3,920 00	12,586,474 80	.....	54,020,123 40	.....
1905-06..	46,053,376 89	11,221 00	14,010,220 30	.....	60,074,818 19	.....
1906-07..	39,717,078 53	43,094 00	11,805,413 21	.....	51,565,585 74	.....
(9 mos.)	57,200,276 25	343,535 00	15,782,151 68	.....	73,325,962 93	.....
1907-09..	47,088,444 10	326,881 00	14,937,768 02	.....	62,353,093 12	.....
1908-10..	59,767,680 98	388,453 00	15,253,352 65	.....	75,409,486 63	.....
1900-11..	71,838,088 46	1,127,306 00	16,869,837 36	.....	89,835,231 82	.....
1911-12..	85,051,872 18	1,534,270 25	19,261,661 97	.....	105,847,804 40	.....
1912-13..	111,764,698 73	1,790,214 34	21,447,444 94	.....	135,002,358 01	.....
1913-14..	104,691,238 43	1,334,791 98	21,452,036 88	.....	127,478,067 29	.....
1914-15..	75,941,219 72	294,490 17	21,479,730 79	.....	97,715,440 68	.....
1915-16..	98,649,409 48	−31,713 75	22,428,491 58	.....	121,046,187 31	.....
1916-17..	134,043,842 14	86,924 50	24,412,348 06	.....	158,543,114 70	.....
1917-18..	144,172,629 70	208,965 69	27,168,445 27	.....	171,550,040 66	.....

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Table VII.—Comparative Statement of Receipts from Consolidated Fund, etc.—*Continued.*

Year.	Casual.	Cullers' Fees.	Dominion Lands.	Dominion Steamers.	Electric Light Inspection.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68	6,936 84	69,797 01			
1868-69	6,683 09	58,376 76			
1869-70	6,272 80	69,475 10			
1870-71	5,663 84	61,197 08			
1871-72	5,691 24	76,665 79			
1872-73	30,758 58	81,038 35	26,239 45	24,732 72	
1873-74	75,823 50	92,771 93	29,980 80	12,449 20	
1874-75	28,613 96	78,966 22	27,641 15	2,975 12	
1875-76	84,092 45	57,125 57	8,545 94	12,439 84	
1876-77	20,554 59	74,216 34	3,799 86	5,509 31	
1877-78	69,201 37	53,521 38	19,424 86	2,285 83	
1878-79	17,569 42	24,715 45	23,828 09	1,612 09	
1879-80	46,497 88	27,092 63	120,479 43	5,282 40	
1880-81	154,041 64	36,176 56	131,124 02	7,050 33	
1881-82	119,222 18	45,753 34		16,744 60	
1882-83	127,419 94	40,162 93		7,327 06	
1883-84	86,941 81	37,062 71		8,598 90	
1884-85	55,786 22	31,732 37		20,007 68	
1885-86	97,642 47	27,141 05		5,617 34	
1886-87	129,294 20	23,202 89	191,781 78	8,701 37	
1887-88	171,086 65	16,827 42	217,083 07	9,163 51	
1888-89	114,456 83	20,861 89	237,820 61	16,367 05	
1889-90	152,930 01	18,223 69	220,141 00	10,721 82	
1890-91	99,328 79	16,733 14	264,592 28	16,011 02	
1891-92	219,194 38	14,357 37	322,796 38	7,255 22	
1892-93	139,456 34	10,944 72	285,596 07	15,006 47	
1893-94	201,941 47	12,066 24	210,096 50	14,638 96	
1894-95	89,145 34	7,106 57	167,869 58	9,534 74	
1895-96	210,557 66	11,405 02	166,256 49	11,414 02	8,066 25
1896-97	119,210 05	10,428 12	172,513 65	9,982 19	6,805 25
1897-98	243,940 61	16,767 07	975,792 37	8,859 53	9,408 25
1898-99	214,443 98	11,626 63	1,532,590 58	12,579 75	11,378 25
1899-1900	469,568 36	8,154 74	1,388,023 78	13,467 76	14,366 75
1900-01	562,923 15	8,270 78	1,517,319 52	19,527 28	15,363 02
1901-02	360,151 37	11,199 55	1,227,976 75	11,307 65	21,428 75
1902-03	840,758 82	7,273 06	1,695,591 63	16,086 35	23,869 75
1903-04	818,742 80	9,449 25	1,443,022 67	21,402 31	23,257 75
1904-05	387,749 15	8,218 62	1,292,301 14	20,244 79	27,999 50
1905-06	876,871 12	4,335 43	1,668,162 35	24,606 86	35,099 75
1906-07 (9 mos.)	845,146 20	2,329 91	1,443,632 03	22,277 36	25,930 80
1907-08	715,473 71	4,850 20	1,883,619 88	38,210 89	42,316 45
1908-09	629,832 62	4,783 88	2,153,254 61	28,012 15	44,139 25
1909-10	1,223,450 93	3,637 96	2,885,999 67	27,260 71	46,515 50
1910-11	1,898,520 68	2,684 64	3,108,735 50	24,744 28	59,808 00
1911-12	1,574 596 06	3,480 24	3,775,856 97	36,034 70	66,510 10
1912-13	1,645,397 86	4,039 04	3,402,026 63	38,017 49	75,307 30
1913-14	1,505,132 51	1,799 40	3.036,030 32	28,710 88	80,441 45
1914-15	1,602,619 27	3,114 54	2,859,714 59	35,579 38	82,440 20
1915-16	1,328,124 09	1,737 07	2,299,550 47	35,070 88	70,451 75
1916-17	2,172,836 51	1,554 78	4,055,662 41	22,831 86	71,365 60
1917-18	2,362.262 93	1,342 18	4,443,758 17	9,581 38	79,920 35

TABLE VII.—Comparative Statement of Receipts from Consolidated Fund, etc.—*Con.*

Year.	Fines, Forfeitures and Seizures.	Fisheries.	Gas Inspection and Law Stamps.	Interest on Investments.	Inspection of Staples.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68	30,305 49	19,556 97		174,073 46	
1868-69	20,649 58	13,583 97		824,424 46	
1869-70	41,680 69	16,622 43		383,955 91	
1870-71	47,877 28	12,408 97		554,383 72	
1871-72	48,333 67	10,458 00		488,041 54	
1872-73	17,850 45	10,338 24		396,403 94	
1873-74	14,296 04	14,012 83		610,863 00	
1874-75	20,422 11	14,764 20		840,886 65	
1875-76	16,836 39	13,571 12		798,905 95	
1876-77	16,778 85	13,364 85	3,270 83	717,684 31	
1877-78	26,664 12	14,113 11	3,776 21	791,757 60	
1878-79	32,148 81	17,738 34	3,172 36	592,500 04	
1879-80	50,778 04	19,423 16	3,394 75	834,792 67	
1880-81	38,216 58	24,596 94	2,529 99	751,513 49	
1881-82	17,677 13	23,687 45	3,772 26	914,009 27	
1882-83	27,185 56	21,337 16	3,797 62	1,001,192 96	
1883-84	41,276 15	20,006 50	7,167 42	986,698 37	
1884-85	51,847 75	26,627 86	8,078 93	1,997,035 50	
1885-86	99,227 38	26,088 50	9,004 94	2,299,078 91	
1886-87	19,736 64	25,947 53	8,164 22	990,886 69	
1887-88	12,291 73	44,998 12	9,409 04	932,025 35	
1888-89	18,576 19	56,426 26	12,247 10	1,305,392 25	
1889-90	68,277 92	69,643 33	12,232 60	1,082,271 36	
1890-91	2,429 66	70,794 42	10,543 65	1,077,228 14	
1891-92	9,586 53	62,785 89	13,176 55	1,086,419 93	
1892-93	82,535 42	111,540 32	18,164 78	1,150,166 51	
1893-94	12,339 64	79,601 59	20,749 23	1,217,808 97	
1894-95	22,469 39	94,970 04	23,550 85	1,336,046 94	
1895-96	2,992 58	88,822 66	23,447 05	1,370,000 56	
1896-97	21,037 07	106,469 55	21,559 28	1,443,003 84	
1897-98	32,987 41	113,103 50	21,615 40	1,513,454 58	
1898 99	38,414 21	85,502 85	22,893 90	1,590,447 91	
1899-1900	25,981 61	88,396 59	25,836 50	1,683,050 51	
1900-01	23,063 34	88,145 11	27,289 75	1,784,833 79	
1901-02	49,825 71	79,169 58	28,297 05	1,892,224 09	2,773 05
1902-03	59,848 09	78,635 82	45,289 90	2,020,953 04	102,880 87
1903-04	40,919 03	95,756 53	43,961 31	2,236,255 93	58,127 14
1904-05	52,918 85	90,988 14	49,142 02	2,105,031 41	63,163 36
1905-06	89,011 84	98,009 69	52,805 05	2,140,312 06	101,445 46
1907 (9 mos)	54,907 74	57,144 25	39,228 10	1,235,746 06	70,939 40
1907-08	58,665 68	90,686 48	54,153 80	1,925,569 07	127,741 43
1908-09	*1,988 65	82,696 26	55,841 06	2,256,643 13	140.668 98
1909-10	93,498 13	85,070 56	63,604 65	2,807,464 94	154,130 16
1910-11	58,487 97	100,861 58	69,957 74	1,668,773 16	178,476 57
1911-12	132,388 88	96,230 01	58,141 10	1,281,317 41	230,173 87
1912-13	166,413 82	106,462 69	70,648 45	1,430,511 28	330,430 49
1913-14	322,497 47	110,994 63	72,120 65	1,964,541 33	510,184 01
1914-15	49,636 12	101,635 77	66,629 55	2,980,246 87	517,034 63
1915-16	81,691 33	106,288 26	57,551 95	3,358,210 13	913,616 46
1916-17	240,100 44	98,629 67	63,977 45	3,094,012 33	1,459,811 40
1917-18	100,336 46	114,572 39	65,221 05	4,466,724 13	1,499,875 88

* A deduction.

TABLE VII.—Comparative Statement of Receipts from Consolidated Fund, etc.—*Continued.*

Year.	Insurance Superintendence.	Imperial Contribution to Sable Island, etc.	Militia.	Militia Pensions.	Mounted Police Pensions.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68		29,537 32	26,155 70		
1868-69			12,095 04		
1869-70			16,535 75		
1870-71			7,393 58		
1871-72			38,966 54		
1872-73			18,495 78		
1873-74			42,756 85		
1874-75			12,137 13		
1875 76			24,344 73		
1876-77	7,422 35		12,627 14		
1877-78	235 11		12,796 43		
1878-79	6,134 38		16,031 14		
1879-80	8,005 91		20,555 69		
1880-81	9,647 90		19,346 32		
1881-82	9,315 44	4,263 99	18,579 93		
1882-83	9,301 27	2,909 94	16,081 50		
1883-84	9,855 13	2,634 66	22,211 73		
1884-85	9,714 93	695 00	18,943 63		
1885-86	10,197 86	4,575 34	24,331 51		
1886-87	8,285 54	2,810 66	23,428 66		
1887-88	9,702 14	905 00	20,719 52		
1888-89	7,758 98	105,023 84	22,712 55		
1889-90	7,706 70	2,911 67	43,209 15		
1890-91	7,693 81	915 00	43,358 27		
1891-92	7,913 44	978 00	40,372 65		
1892-93	8,126 27	990 00	42,584 81		
1893-94	8,977 79	6,795 00	42,527 09		
1894-95	9,793 70	4,815 33	39,445 03		
1895-96	9,985 78	2,771 66	42,716 80		
1896-97	10,183 81	2,774 66	40,362 59		
1897-98	10,574 95	2,770 66	36,916 34		
1898-99	10,655 06	2,737 66	72,964 39		
1899-1900	10,901 85	2,851 66	47,755 16		
1900-01	11,355 71	2 793 66	47,693 75		
1901-02	12,844 18	2,800 66	41,686 78	5,964 76	
1902-03	13,485 33	2,873 66	41,791 54	6,243 97	3,827 85
1903-04	14,628 23	2,781 66	43,217 40	8,296 55	2,648 86
1904-05	15,728 97	2,727 66	46,166 72	11,307 66	2,808 12
1905-06	16,669 10	2,715 66	55,262 29	14,220 41	3,312 78
1906-07 (9 mos)	18,169 21	554 00	40,986 85	13,236 51	2,441 80
1907-08	20,123 96	772 00	63,018 63	19,596 26	3,424 75
1908-09	25,423 60	663 00	55,810 48	21,196 40	3,307 78
1909-10	25,939 05	610 00	60,936 58	21,742 40	3,315 96
1910-11	29,435 22	613 00	75,913 44	23,347 21	3,674 34
1911-12	33,482 17	741 00	94,114 91	25,209 05	3,606 39
1912-13	37,498 95	787 00	88,144 84	28,392 72	3,961 21
1913-14	41,252 52	751 00	73,457 53	30,713 66	4,827 28
1914-15	45,561 77	676 00	96,878 43	27,281 68	5,262 71
1915-16	52,951 27	643 00	227,441 80	23,512 99	5,330 36
1916-17	57,249 79	840 00	90,163 58	25,495 07	5,132 66
1917-18	58,763 24	612 00	18,228 33	26,902 58	5,082 83

TABLE VII.—Comparative Statement of Receipts from Consolidated Fund, etc.—*Continued.*

Year.	Miscellaneous Receipts.	Ordnance Land.	Passenger Duties (Immigration).	Patent Fees.	Penitentiaries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867–68	3,377 05	42,332 99	31,064 04	8,948 13	64,040 98
1868–69	8,681 80	45,248 50	40,398 00	13,241 04	75,935 16
1869–70	18,421 31	49,915 40	39,855 24	13,822 26	93,550 89
1870–71	53,012 57	95,216 35	36,750 65	14,073 34	124,817 85
1871–72	80,681 06	54,043 00	15,361 50	13,076 31	108,132 05
1872–73	56,909 02	54,308 43	7,383 00	28,333 73	98,087 94
1873 74	64,674 25	214,384 30		29,915 17	95,066 90
1874–75	54,459 44	45,016 93	5,092 70	34,672 17	97,072 90
1875–76	38,011 51	51,350 80		35,673 31	95,408 80
1876–77	51,169 02	87,689 28		33,583 27	98,752 70
1877–78	22,877 07	44,219 37		35,111 33	35,784 06
1878–79	15,325 77	40,849 56		30,051 81	53,115 10
1879–80	32,079 06	30,091 37		38,440 76	31,504 12
1880–81	15,003 62	50,747 33		46,333 12	30,344 16
1881–82	9,177 89	42,989 13		58,769 93	24,224 63
1882–83	9,411 76	19,402 79		64,561 61	22,156 64
1883–84	9,672 55	14,138 60		73,039 78	17,848 72
1884–85	9,021 70	24,540 11		65,172 31	13,468 69
1885–86	9,573 47	26,483 56		70,246 02	17,882 15
1886 87	10,954 62	21,676 87		76,394 30	19,863 17
1887–88	10,329 78	36,239 08		72,194 93	9,645 00
1888–89	10,834 13	42,072 67		77,040 64	10,607 29
1889–90	7,347 89	29,921 61		89,163 61	14,567 87
1890–91	9,210 28	54,229 99		90,087 25	13,069 43
1891–92	8,969 21	42,360 80		83,972 06	9,156 35
1892–93	10,027 89	33,776 90		87,182 02	10,321 01
1893–94	11,641 59	22,318 20		83,104 01	11,162 18
1894–95	11,148 24	22,645 97		94,603 17	24,623 84
1895–96	22,411 75	17,550 28		98,864 54	42,493 24
1896–97	12,896 52	9,831 27		110,009 10	83,807 57
1897–98	12,812 52	22,537 17		112,084 39	76,588 08
1898 99	8,931 35	12,349 65		115,322 35	45,582 96
1899–1900	8,085 48	11,003 53		121,430 97	68,830 80
1900–01	11,888 92	14,594 47		130,894 33	30,211 11
1901–02	11,340 25	16,967 36		140,959 95	73,601 29
1902–03	13,075 23	35,706 50		152,372 22	39,636 40
1903–04	10,708 32	12,344 34		162,715 07	72,862 60
1904–05	17,591 82	10,308 66		165,756 34	55,880 27
1905–06	20,431 29	10,840 67		187,792 23	75,260 74
1906–07 (9 mos.)	10,705 73	6,662 90		144,279 36	82,660 10
1907–08	13,618 48	8,652 95		203,011 58	71,933 29
1908–09	14,033 31	5,712 66		204,871 65	47,643 41
1909–10	20,614 58	9 894 48		223,233 43	43,839 60
1910–11	24,527 98	5,910 24		231,866 44	50,497 55
1911–12	30,235 56	11,484 53		243,443 67	58,775 91
1912–13	41,254 89	60,599 80		257,833 47	64,529 18
1913–14	33,860 21	5,797 98		252,724 39	54,313 98
1914–15	30,059 87	4,409 64		219,011 49	44,546 67
1915–16	40,245 56	5,977 02		230,191 95	43,164 82
1916–17	91,978 09	5,553 26		251,959 51	60,190 63
1917–18	79,647 69	7,929 75		256,317 21	71,227 96

TABLE VII.—Comparative Statement of Receipts from Consolidated Fund, etc.—*Continued.*

Year.	Post Office, including Ocean Postage and Money Orders.	Public Works, including Railways and Canals.	Premium and Discount.	Steamboat Inspection.	Superannuation.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867–68	525,691 80	901,466 41	.....	5,682 36	.....
1868–69	535,315 14	918,932 80	608,510 12	11,914 63	.....
1869–70	573,565 84	1,006,844 67	14,533 56	9,369 67	.....
1870–71	612,630 67	1,146,240 25	92,019 59	10,692 13	49,470 59
1871–72	692,374 98	1,211,729 08	24,077 64	10,860 58	53,213 80
1872–73	833,657 21	1,316,635 90	52,477 16	18,284 12	54,757 30
1873–74	1,139,973 15	1,509,915 04	4,968 18	15,106 12	34,620 18
1874–75	1,155,332 09	1,432,359 95	13,415 29	16,144 25	36,678 71
1775–76	1,102,540 32	1,479,231 61	32,635 60	13,768 87	38,476 00
1876–77	1,114,945 78	1,917,455 19	.....	15,879 93	40,890 26
1877–78	1,207,790 15	2,034,483 53	.....	12,431 93	41,856 62
1878–79	1,172,418 14	1,863,149 07	460 82	12,331 16	41,959 20
1879–80	1,252,498 22	2,167,401 00	777 78	12,762 02	43,531 80
1880–81	1,352,109 64	2,759,591 06	90,685 47	13,953 49	44,995 80
1881–82	1,587,888 15	2,711,134 30	64,991 35	15,277 78	46,426 39
1882–83	1,800,391 37	3,101,138 04	83,363 09	12,577 36	46,372 03
1883–84	1,755,674 49	3,055,792 09	52,414 05	15,371 79	51,882 21
1884–85	1,941,372 22	3,065,502 59	16,444 04	12,942 66	52,701 33
1885–86	1,901,690 25	3,082,410 58	70,313 93	13,835 78	57,075 43
1886–87	2,020,623 51	3,270,782 18	40,508 74	12,701 20	62,600 96
1887–88	2,379,241 57	3,556,101 24	47,016 07	12,550 14	62,967 42
1888–89	2,220,503 66	3,642,557 38	77,397 64	12,624 43	63,031 46
1889–90	2,357,388 95	3,800,110 42	118,503 12	19,930 33	61,513 05
1890–91	2,515,823 44	3,685,630 29	118,352 42	21,239 23	62,824 60
1891–92	2,652,745 79	3,575,167 83	141,080 11	21,169 64	63,862 79
1892–93	2,773,507 71	3,761,474 07	126,925 91	25,283 55	64,433 27
1893–94	2,809,341 06	3,702,745 74	151,071 35	24,866 33	63,974 67
1894–95	2,792,789 64	3,591,689 42	18,875 86	25,092 61	63,274 88
1895–96	2,964,014 23	3,594,264 48	3,162 05	23,934 16	61,390 99
1896–97	3,202,938 42	3,587,166 31	34,853 92	25,033 95	59,218 14
1897–98	3,527,809 69	3,873,464 49	191,559 52	31,525 40	45,643 06
1898–99	3,193,777 53	4,433,934 36	186,830 59	34,890 93	39,647 32
1899–1900	3,205,535 16	5,232,459 45	162,187 10	34,839 69	51,574 52
1900–01	3,441,504 93	5,770,070 99	64,921 86	38,876 57	50,474 91
1901–02	3,918,415 55	6,447,982 24	89,238 27	38,458 92	48,297 89
1902–03	4,397,832 51	7,088,501 56	129,609 27	28,888 09	47,402 37
1903–04	4,652,324 74	6,972,218 98	77,316 34	10,811 74	46,617 91
1904–05	5,125,372 67	7,395,377 38	40,355 83	6,170 68	45,937 30
1905–06	5,933,342 53	8,310,267 30	160,665 33	4,604 40	45,193 51
1906–07 (9 mos.)	5,061,728 45	6,839,585 59	249,588 23	2,988 64	33,321 18
1907–08	7,107,886 86	9,973,523 41	101,181 33	4,859 86	43,368 70
1908–09	7,401,623 93	9,362,271 90	7,060 82	7,967 46	42,407 89
1909–10	7,958,547 72	10,114,990 16	26,130 30	6,496 94	41,251 17
1910–11	9,146,952 47	10,818,834 05	164,623 11	5,585 10	39,249 84
1911–12	10,492,394 18	11,651,947 27	147,746 61	5,896 56	40,032 13
1912–13	12,051,728 86	13,158,077 91	416,744 97	5,997 97	38,434 59
1913–14	12,954,529 92	14,197,052 79	187,744 54	5,421 15	39,817 04
1914 15	13,046,664 68	12,953,487 18	268,572 33	5,707 38	37,366 22
1915–16	18,858,690 10	19,286,418 15	233,717 87	5,692 12	31,796 94
1916–17	20,902,384 46	24,440,840 47	398,906 71	4,036 68	33,250 11
1917–18	21,345,394 48	27,971,097 94	628,252 74	2,792 80	29,946 94

TABLE VII.—Comparative Statement of Receipts from Consolidated Fund etc.—*Continued.*

Year.	Receipts from War Tax Revenue.					Total War Tax Revenue.
	Banks.	Trust and Loan Companies.	Insurance Companies.	Business Profits.	Inland Revenue Department.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1914-15.....	.....	.....	.....	.....	98,056 95	98,056 95
1915-16.....	1,300,446 80	324,249 91	459,247 07	.....	1,536,837 94	3,620,781 72
1916-17.....	1,114,023 30	202,415 48	419,698 83	12,506,516 72	2,059,583 81	16,302,238 14
1917-18.	1,115,757 65	269,129 08	496,540 55	21,271,083 57	2,227,389 93	25,379,900 78

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TABLE VII.—Comparative Statement of Receipts from Consolidated Fund, etc.—*Concluded.*

Year.	Tonnage Dues (River Police).	Tonnage Dues (Mariners' Fund).	Weights and Measures.	Total Receipts.
	$ cts.	$ cts.	$ cts.	$ cts.
1867-68	11,918 76	24,672 66	.....	13,687,928 49
1868-69	21,400 06	33,018 27	.....	14,379,174 52
1869-70	23,490 91	30,987 38	.....	15,512,225 65
1870-71	21,345 28	30,409 41	.....	19,335,560 81
1871-72	26,744 51	33,741 79	.....	20,714,813 68
1872-73	28,041 09	38,363 14	.....	20,813,469 45
1873-74	28,650 39	41,732 81	.....	24,205,092 54
1874-75	25,620 09	37,658 12	.....	24,648,715 04
1875-76	26,499 09	41,507 06	.....	22,587,587 05
1876-77	28,598 10	44,245 83	50,423 90	22,059,274 11
1877-78	26,805 75	44,668 85	30,054 10	22,375,011 88
1878-79	21,361 65	37,757 39	13,685 97	22,517,382 14
1879-80	21,510 15	42,472 10	15,372 57	23,307,406 69
1880-81	27,375 09	49,771 41	33,946 87	29,635,297 54
1881-82	21,420 33	45,914 77	27,989 70	33,383,455 52
1882-83	28,060 02	47,632 36	28,601 43	35,794,649 80
1883-84	28,497 25	48,666 65	31,387 53	31,861,961 73
1884-85	20,698 79	38,994 90	31,142 19	32,797,001 22
1885-86	24,089 97	40,848 05	33,230 09	33,177,040 39
1886-87	22,934 46	42,334 92	34,376 51	35,754,993 25
1887-88	21,072 73	41,669 64	37,810 39	35,908,463 53
1888-89	19,688 27	39,306 29	36,040 91	38,782,870 23
1889-90	17,816 95	47,881 75	40,438 88	39,879,925 41
1890-91	7,649 19	43,829 68	33,586 05	38,579,310 88
1891-92	8,714 79	45,381 92	38,296 66	36,921,871 60
1892-93	3,792 90	46,200 03	39,204 46	38,168,608 85
1893-94	.....	49,090 85	38,631 52	36,374,693 07
1894-95	291 25	42 715 08	39,433 29	33,978,129 47
1895-96	.....	45,726 11	37,056 94	36,618,590 72
1896-97	.....	54,294 09	36,772 94	37,829,778 40
1897-98	.....	54,552 81	44,014 59	40,555,238 03
1898-99	.....	57,287 57	48,390 55	46,741,249 54
1899-1900	.....	59,945 52	53,523 54	51,029,994 02
1900-01	.....	59,783 34	54,350 56	52,514,701 13
1901-02	.....	65,853 83	62,912 68	58,050,790 03
1902-03	.....	64,851 55	64,277 65	66,037,068 93
1903-04	.....	61,785 33	66,325 19	70,669,872 72
1904-05	.....	58,372 34	65,030 47	71,182,738 60
1905-06	.....	60,346 80	72.957 23	80,139,166 70
1906-07 (9 mos)	.....	44,704 59	54,847 56	67,969,328 29
1907-08	.....	69,364 45	82,918 78	96,054,505 81
1908-09	.....	66,249 33	80,184 32	85,093,404 35
1909-10	.....	53,381 77	92,666 95	101,503,710 93
1910-11	.....	55,430 07	97,667 78	117,780,409 78
1911-12	.....	60,157 12	105,816 46	136,108,217 36
1912-13	.....	63,662 99	100,641 04	168,689,903 45
1913-14	.....	70,540 52	111,070 11	163,174,394 56
1914-15	.....	72,524 89	103,322 24	133,073,481 73
1915-16	.....	72,545 65	110,857 25	172,147,838 27
1916-17	.....	76,993 74	130,183 95	232,701,294 00
1917-18	.....	63,635 70	139,584 00	260,778,952 55

TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, from July 1, 1867, to March 31, 1918.

Year.	Charges on Public Debt.				Miscellaneous Expenditure.	
	Interest on Public Debt.	Charges of Management.	Premium, Discount, Exchange.	Sinking Funds.	Administration of Justice.	Arts, Agriculture and Statistics.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68	4,501,568 33	285,512 75	73,676 54	355,266 66	291,242 73	5,580 59
1868-69	4,907,013 71	397,400 90	68,255 71	426,806 66	315,215 10	7,020 14
1869-70	5,047,054 24	332,599 45	7,400 01	126,533 33	304,299 61	6,226 84
1870-71	5,165,304 24	396,036 82	30,618 02	421,666 24	314,410 98	6,173 64
1871-72	5,257,230 64	293,522 51	52,889 54	470,606 67	346,847 55	6,411 00
1872-73	5,209,205 97	172,981 06	5,663 44	407,826 62	398,966 41	19,690 52
1873-74	5,724,436 31	238,003 52	26,680 99	513,920 00	459,037 49	19,091 97
1874-75	6,590,790 19	197,839 17	29,361 66	555,773 32	497,405 08	11,935 76
1875-76	6,400,902 07	189,596 91	18,551 64	822,953 32	544,091 20	67,552 16
1876-77	6,797,227 25	183,544 24	24,331 29	828,373 59	565,597 84	65,767 18
1877-78	7,048,883 55	189,566 54	2,519 80	945,746 02	564,920 11	92,365 62
1878-79	7,194,734 14	275,559 37	2,364 06	1,037,219 76	577,896 58	63,068 23
1879-80	7,773,868 75	245,731 40	43,354 09	1,165,867 22	574,311 41	25,068 24
1880-81	7,594,144 88	218,307 48	7,136 63	1,250,731 20	583,957 46	22,408 13
1881-82	7,740,804 47	191,075 06	3,968 52	1,290,724 90	581,695 72	20,741 89
1882-83	7,668,552 89	194,255 80	39,913 76	1,344,136 83	615,588 48	24,730 58
1883-84	7,700,180 61	179,766 58	50,138 66	1,403,863 61	615,044 90	38,187 55
1884-85	9,419,482 19	232,641 02	154,854 49	1,482,051 48	627,252 56	86,322 16
1885-86	10,137,008 66	282,390 85	64,530 01	1,606,270 77	707,832 47	203,312 02
1886-87	9,682,928 87	195,759 40	91,982 98	1,592,952 62	657,114 57	253,759 10
1887-88	9,823,313 00	205,363 29	138,228 83	1,939,077 79	678,814 65	311,159 17
1888-89	10,148,931 97	202,276 25	71,313 77	1,736,644 34	685,806 78	161,629 29
1889-90	9,656,841 16	186,336 97	44,071 98	1,887,237 20	709,784 12	153,398 44
1890-91	9,584,136 74	184,711 47	77,356 94	1,938,078 57	726,592 27	158,053 05
1891-92	9,763,978 34	176,036 62	7,901 44	2,027,860 79	750,723 23	156,563 92
1892-93	9,806,888 45	212,690 83	1,102 80	2,095,513 89	736,457 40	258,635 32
1893-94	10,212,596 13	166,444 39	14,531 40	2,131,360 81	745,504 00	264,879 66
1894-95	10,466,294 44	162,590 31	116,359 91	2,002,311 36	755,682 97	216,740 30
1895-96	10,502,429 90	166,315 43	82,260 42	2,055,287 52	758,270 08	210,877 61
1896-97	10,645,663 27	196,220 73	119,093 42	2,101,813 80	774,761 69	224,389 63
1897-98	10,516,757 90	152,880 16	47,007 32	2,359,968 55	765,608 28	245,231 59
1898-99	10,855,111 84	160,002 92	13,254 10	2,482,484 65	815,454 91	258,782 02
1899-1900	10,699,645 20	174,028 29	53,165 83	2,465,639 84	827,560 88	461,560 75
1900-1901	10,807,954 65	162,828 18	39,032 89	2,480,336 90	873,232 90	447,299 33
1901-1902	10,975,935 15	210,864 57	52,385 05	2,569,380 59	949,229 85	481,428 33
1902-1903	11,068,139 17	229,673 10	65,295 22	2,620,588 46	959,948 08	436,402 49
1903-1904	11,128,636 72	282,244 11	6,739 69	2,315,066 41	984,257 75	625,315 63
1904-1905	10,630,115 05	276,071 76	....	2,261,618 27	997,718 48	698,210 65
1905-1906	10,814,697 40	331,534 12	15,367 59	2,317,436 74	1,171,358 62	603,590 34
1906-07 (9 mos)	6,712,771 14	231,689 78	12,858 65	1,177,146 71	867,798 58	625,812 23
1907-08	10,973,596 88	350,690 22	33,129 97	2,234,263 27	1,224,510 49	1,218,242 38
1908-09	11,604,584 23	326,953 16	29,753 52	1,922,525 20	1,240,364 28	1,403,569 01
1909-10	13,098,160 61	358,293 66	679 01	1,441,030 96	1,246,695 32	983,379 93
1910-11	12,535,850 81	374,847 14	1,929 83	1,203,416 40	1,292,401 79	1,319,905 30
1911-12	12,259,396 56	447,456 66	7,553 69	1,156,456 16	1,300,513 79	1,567,021 83
1912-13	12,605,882 48	483,612 65	19,375 00	1,384,285 36	1,335,243 30	2,536,077 49
1913-14	12,893,504 95	460,013 96	27,169 94	1,371,428 61	1,399,456 70	3,224,779 63
1914-15	15,736,742 94	451,324 03	103,405 58	1,645,811 53	1,469,504 46	3,618,487 55
1915-16	21,421,584 86	435,527 28	296,308 70	1,773,021 11	1,477,238 43	3,452,153 76
1916-17	35,802,566 68	496,386 54	.....	1,471,697 50	1,484,681 68	3,614,843 85
1917-18	47,845,584 51	488,706 92	5 45	3,183,492 66	1,485,390 13	5,846,018 06

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TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	MISCELLANEOUS EXPENDITURE—*Continued.*					
	Boundry Survey United States and Canada.	Census.	Civil Government.	Dominion Forces, Manitoba.	Fisheries.	Mines (Geological Survey).
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68			594,441 82		30,572 06	20,400 00
1868-69			559,643 06		33,001 84	29,400 00
1869-70			620,348 73		61,312 57	30,400 00
1870-71		159,506 37	642,300 50		97,827 51	36,400 00
1871-72		217,604 68	663,189 43		93,325 18	36,678 07
1872-73		57,565 44	750,874 40	147,367 91	97,878 20	45,800 00
1873-74	81,723 60	39,470 34	883,685 53	209,169 42	76,247 11	47,200 00
1874-75	121,741 66	18,392 18	909,265 73	133,227 10	66,584 68	49,200 00
1875-76	134,105 18	10,191 05	841,995 39	81,916 53	108,183 73	51,007 60
1876-77		7,546 75	812,193 03	29,969 17	96,348 08	50,000 00
1877-78	43,905 69	1,053 66	823,369 80	11,210 18	93,262 28	49,999 74
1878-79			861,170 85		82,319 07	49,578 93
1879-80			898,605 16		86,162 55	49,999 16
1880-81		127,033 56	915,958 78		80,560 35	64,688 86
1881-82		252,671 42	946,031 65		92,700 71	64,554 33
1882-83		38,163 49	986,721 47		168,977 35	60,245 30
1883-84		29,579 88	1,084,417 79		286,700 14	59,531 03
1884-85		5,059 44	1,139,495 49		273,174 78	60,015 96
1885-86			1,190,370 68		374,394 76	78,557 69
1886-87			1,211,850 63		415,443 21	55,946 89
1887-88			1,258,618 15		416,182 38	57,542 52
1888-89			1,281,713 70		355,595 93	60,055 91
1889-90			1,308,846 95		328,893 66	62,096 21
1890-91		252,134 38	1,334,200 59		374,202 16	66,614 48
1891-92		269,939 40	1,325,087 20		384,610 66	63,411 77
1892-93	33,271 03	27,917 98	1,367,570 29		482,381 47	59,998 75
1893-94	61,869 85		1,402,279 49		466,750 76	60,159 95
1894-95	44,565 00		1,422,227 97		443,822 95	68,151 41
1895-96	28,358 14		1,396,628 36		427,250 58	52,668 50
1896-97	15,484 14		1,418,846 69		443,586 85	67,000 00
1897-98	7,696 31		1,399,422 44		441,724 75	57,000 00
1898-99	9,774 77		1,411,817 48		412,367 88	62,945 41
1899-1900	14,417 37		1,420,997 90		411,469 84	62,174 47
1900-1901	22,471 91	249,907 17	1,474,919 24		491,351 27	61,941 50
1901-1902		793,361 81	1,497,369 44		548,894 91	68,730 00
1902-1903		106,609 54	1,554,791 72		527,829 12	78,746 26
1903-1904		34,580 42	1,652,782 42		634,319 01	74,432 47
1904-1905			1,797,059 88		979,888 70	111,953 68
1905-1906			1,911,611 22		968,702 00	108,148 16
1906-07 (9 mos)			1,487,495 53		693,685 65	94,984 65
1907-08			2,088,416 01		956,196 23	180,398 98
1908-09			3,283,265 46		951,728 10	247,659 35
1909-10			4,268,390 26		1,148,048 30	236,454 68
1910-11			4,463,094 87		760,734 69	244,274 67
1911-12		1,204,614 29	4,774,678 00		843,856 98	261,718 83
1912-13		111,801 04	5,109,458 60		921,953 14	383,343 19
1913-14			5,607,794 95		1,229,519 19	470,506 66
1914-15			6,157,966 62		1,465,360 65	470,194 07
1915-16			6,408,856 63		1,115,303 29	462,787 33
1916-17			6,466,358 63		1,050,155 69	390,873 01
1917-18			6,890,952 45		1,111,277 42	380,761 73

TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	Miscellaneous Expenditure—*Continued.*					
	Immigration.	Quarantine.	Indians.	Insurance Superintendence.	Legislation.	Lighthouse and Coast Service.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68	36,049 76	24,346 47			595,810 48	174,982 78
1868-69	26,951 80	16,195 75			409,613 70	190,670 68
1869-70	55,965 99	15,968 85	6,080 00		379,753 06	229,682 46
1870-71	54,004 20	17,785 83	6,080 00		356,205 84	334,692 56
1871-72	109,953 90	19,012 78	43,934 79		393,963 89	345,682 58
1872-73	265,717 79	21,651 04	63,776 00		614,487 09	480,375 57
1873-74	291,296 57	27,276 30	146,068 31		784,048 15	537,057 63
1874-75	278,776 99	23,993 69	195,499 59		572,273 41	490,256 58
1875-76	338,179 10	47,666 26	276,325 00	8,032 91	627,230 67	545,848 62
1876-77	309,352 90	44,598 14	301,596 00	7,512 76	596,006 34	471,278 49
1877-78	154,351 42	26,340 02	421,503 66	8,577 48	618,035 38	461,967 71
1878-79	186,403 06	25,820 99	489,327 29	8,517 16	748,007 58	447,566 92
1879-80	161,213 32	21,991 03	694,512 72	9,551 73	598,105 16	426,304 18
1880-81	214,251 05	36,561 94	805,097 17	9,579 71	611,375 73	443,724 36
1881-82	215,339 24	37,721 78	1,183,414 40	9,072 87	582,200 36	461,880 74
1882-83	373,957 71	63,776 73	1,106,961 46	9,874 83	740,768 26	491,546 35
1883-84	511,208 83	64,117 89	1,116,153 87	9,854 54	662,767 23	520,524 38
1884-85	423,860 90	82,547 11	1,109,604 08	10,223 32	649,538 35	532,446 12
1885-86	257,354 93	90,220 62	1,195,093 36	8,577 92	1,037,778 68	553,515 08
1886-87	341,236 39	121,627 31	1,201,301 32	9,250 09	977,302 17	512,811 76
1887-88	244,789 09	67,701 47	1,000,802 33	7,244 31	807,424 63	489,258 01
1888-89	202,499 26	90,052 68	1,112,775 67	7,773 46	701,170 42	511,779 37
1889-90	110,091 76	72,245 19	1,107,824 31	7,647 15	932,187 30	466,115 86
1890-91	181,045 38	77,243 90	987,435 15	7,664 88	596,486 67	492,596 99
1891-92	177,604 82	80,083 30	894,265 54	8,541 87	1,302,876 50	503,639 12
1892-93	180,677 43	101,954 31	956,552 39	9,094 27	867,231 83	503,011 66
1893-94	202,235 52	113,571 43	968,563 17	9,578 20	698,006 64	476,635 07
1894-95	195,652 97	101,320 11	955,403 77	10,017 54	941,570 41	475,903 32
1895-96	120,199 00	95,247 16	880,408 48	10,038 79	904,687 95	466,057 55
1896-97	127,438 14	120,161 60	908,063 98	10,611 56	1,134,772 94	445,742 72
1897-98	261,194 90	537,243 59	952,584 14	10,165 46	729,829 05	474,216 67
1898-99	255,878 88	136,743 52	986,219 77	10,247 99	892,354 14	545,644 90
1899-1900	434,562 61	136,067 52	1,037,435 55	11,223 61	830,301 87	523,485 07
1900-1901	444,729 63	170,165 68	1,019,329 12	12,824 11	1,172,725 92	578,617 71
1901-1902	494,841 55	264,737 78	1,057,130 55	13,500 00	991,432 78	696,311 02
1902-1903	642,913 74	263,330 72	1,077,81 00	14,947 29	789,204 69	964,143 74
1903-1904	744,788 50	217,765 32	1,079,781 31	15,685 57	1,266,795 00	1,275,016 87
1904-1905	972,356 69	302,758 28	1,173,864 43	17,587 50	1,713,172 35	2,507,307 03
1905-1906	842,668 23	624,758 32	1,198,350 34	18,146 66	1,351,916 45	2,530,307 61
1906-1907 (9 mos)	611,200 76	395,906 63	940,679 72	15,920 96	1,322,074 62	2,026,641 92
1907-08	1,074,696 51	150,048 18	1,276,963 72	25,157 72	1,150,609 69	2,835,542 77
1908-09	979,326 16	121,665 29	1,307,245 09	10,277 87	1,543,327 99	2,721,801 57
1909-10	960,676 03	138,136 01	1,287,404 42		1,837,348 18	2,127,943 61
1910-11	1,079,129 85	237,999 23	1,449,961 18		1,655,418 53	1,979,838 25
1911-12	1,364,999 93	182,392 43	1,756,565 29		2,439,807 42	2,128,242 85
1912-13	1,427,111 96	204,331 69	1,818,186 46		1,379,130 08	2,262,735 19
1913-14	1,893,297 77	220,927 83	2,182,470 95		1,403,189 48	2,324,103 30
1914-15	1,658,181 68	232,874 90	2,400,629 92		2,376,983 66	2,583,025 71
1915-16	1,307,480 46	203,308 69	2,190,333 48		1,180,363 26	1,937,759 08
1916-17	1,181,991 27	206,098 39	1,951,494 51		1,651,742 60	1,769,288 90
1917-18	1,211,954 04	239,451 39	1,922,761 20		3,073,334 28	1,860,309 35

TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	Miscellaneous Expenditure—*Continued.*					
	Mail Subsidies and Steamship Subventions.	Marine Hospitals.	Militia and Defence.	Miscellaneous.	Mounted Police.	Northwest Territories Government.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1868	177,349 33	21,048 22	1,013,015 69	93,451 95	....	.....
1869	253,746 67	34,837 16	937,513 35	29,784 51	.....	.....
1870	288,999 02	36,742 09	1,245,972 83	97,682 90	.....	.....
1871	286,098 97	35,551 58	908,732 86	9,€36 05	....	....
1872	342,107 98	44,536 16	1,654,255 34	39,422 02	.....	.....
1873	363,447 98	48,150 43	1,248,663 93	63,848 57	....	.....
1874	285,882 29	66,462 53	1,122,282 27	102,160 20	199,599 14	12,729 91
1875	287,772 40	59,021 93	1,013,943 84	75,382 96	333,583 90	32,497 10
1876	261,588 89	60,971 57	978,530 41	86,026 20	369,518 39	4,282 47
1877	314,941 50	62,408 52	550,451 87	87,733 30	352,749 05	17,774 13
1878	257,534 08	57,484 60	618,136 58	62,968 61	334,748 50	18,199 20
1879	257,701 51	58,237 34	777,698 90	91,027 25	344,823 77	10,574 90
1880	235,833 34	55,031 23	690,018 93	174,191 46	332,855 12	9,527 07
1881	201,503 34	52,183 27	667,000 51	91,649 95	289,845 23	18,279 85
1882	210,930 00	53,100 57	772,811 79	97,408 01	368,456 47	19,305 20
1883	237,500 79	49,879 31	734,354 25	209,624 64	477,825 45	29,048 22
1884	238,054 01	51,312 62	989,498 22	301,732 93	485,983 66	34,637 07
1885	261,778 89	55,391 28	†2,707,757 77	431,112 29	564,249 64	48,547 76
1886	271,457 20	49,359 67	1,178,659 10	433,413 38	1,029,369 20	*3,234,587 61
1887	273,496 65	52,252 32	1,193,692 77	207,156 02	781,664 42	110,373 95
1888	342,613 33	49,445 29	1,273,178 59	359,646 71	862,965 06	104.801 94
1889	304,254 17	52,332 34	1,323,551 56	415,707 68	829,701 46	177,015 45
1890	286,315 13	41,729 11	1,287,013 59	174,066 18	753,093 50	180,692 89
1891	321,117 96	35,167 74	1,279,513 65	181,795 33	740,979 07	249,237 50
1892	273,207 37	34,102 71	1,266,308 05	164,787 12	701,932 32	244,768 56
1893	413,938 59	36,143 97	1,419,745 89	251,407 72	615,479 21	276,446 03
1894	530,702 66	38,403 94	1,284,517 17	187,974 04	611,263 21	276,951 99
1895	513,268 03	38,589 05	1,574,013 76	172,645 57	646,125 17	303,626 74
1896	534,916 63	36,683 36	1,136,713 54	172,363 61	533,014 17	330,702 99
1897	553,812 08	38,130 68	1,667,588 20	104,628 85	526,162 05	320,535 66
1898	589,773 21	38,162 56	1,514,472 36	181,410 93	865,415 96	347,687 34
1899	584,056 31	37,353 29	2,112,291 79	318,907 57	402,628 88	357,024 69
1900	599,831 92	37,741 36	1,846,178 79	381,336 56	843,989 11	354,209 97
1901	629,198 18	36,141 37	2,061,674 17	290,940 36	912,150 59	504,387 74
1902	624,956 25	51,827 13	2,060,978 71	1,146,120 58	948,215 66	491,923 89
1903	799,285 99	48,750 15	1,963,009 38	528,231 07	990,034 92	802,466 46
1904	851,747 97	50,301 78	2,252,030 46	960,089 81	949,783 90	894,150 98
1905	1,027,074 73	51,731 56	2,650,700 33	778,655 88	1,013,309 06	1,259,412 06
1906	1,227,560 19	50,730 58	4,294,124 62	946,037 29	1,004,079 19	259,520 45
1907 (9 mos.)	1,128,876 72	38,155 67	3,347,037 87	560,083 26	647,836 24	4,235 96
1908	1,590,383 96	67,585 17	5,498,183 60	752,074 41	649,867 49	5,964 54
1909	1,684,683 44	56,993 87	5,221,644 79	1,378,224 85	663,783 01	4,305 25
1910	1,736,372 86	66,349 26	4,679,956 24	852,552 19	676,637 34	4,955 81
1911	1,918,941 23	56,163 73	6,868,651 29	1,129,453 23	713,813 43	5,743 69
1912	1,904,513 91	57,016 11	7,580,600 29	769,160 36	696,663 45	5,597 93
1913	1,952,525 10	53,690 36	9,112,474 90	2,016,811 67	783,888 11	3,493 93
1914	2,383,686 58	55,909 64	11,151,398 63	1,878,521 48	963,650 95	3,665 87
1915	2,162,632 85	65,801 04	10,060,617 74	2,837,136 98	952,017 98	2,870 25
1916	1,768,757 27	66,740 80	4,681,502 99	1,153,894 11	1,395,022 45	5,232 08
1917	1,990,581 66	66,817 30	4,301,784 90	1,196,613 97	1,179,669 95	5,147 52
1918	1,853,319 55	53,169 41	3,912,458 64	2,354,495 86	1,031,156 82	5,809 66

† This amount includes $1,697,851.52 Northwest rebellion expenditures.
* " " " $3,177,220.50 " " "

TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	MISCELLANEOUS EXPENDITURE—*Continued.*					
	Ocean and River Service.	Penitentiaries.	Pensions.	Police.	Public Works.	Railways and Canals.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68	92,162 24	209,369 42	56,421 60	49,176 17	126,269 78	.....
1868-69	63,510 31	269,817 26	50,564 18	46,321 12	65,015 27	413 53
1869-70	54,309 45	211,981 62	53,586 28	49,494 21	120,031 02	6,208 21
1870-71	72,939 86	219,212 25	52,611 49	39,547 35	597,274 96	168,583 73
1871-72	81,905 46	205,111 23	62,251 42	37,281 24	839,786 26	25,777 30
1872-73	92,742 34	270,661 20	49,204 04	49,813 99	1,297,999 11	299,614 64
1873-74	121,818 14	395,551 76	56,453 84	56,387 54	1,778,915 88	47,085 15
1874-75	165,699 89	337,593 55	63,656 58	54,563 06	1,756,010 11	1,065 53
1875-76	284,941 07	312,015 31	110,201 04	13,427 73	1,948,241 82	700 00
1876-77	147,393 57	303,168 98	112,531 13	11,355 62	1,262,823 27	.....
1877-78	144,837 82	308,101 69	105,842 05	10,616 44	997,469 70	1,125 00
1878-79	141,175 25	308,482 61	107,795 04	11,122 08	1,013,023 10	570 00
1879-80	149,501 52	270,381 54	102,888 95	12,368 05	1,046,341 97	5,584 90
1880-81	227,936 29	307,366 29	96,388 66	13,525 77	1,108,814 85	299,951 08
1881-82	187,809 29	293,616 76	101,196 96	12,841 11	1,342,000 48	81,440 26
1882-83	200,982 42	286,424 86	98,446 13	18,490 19	1,765,255 64	94,543 59
1883-84	231,519 23	296,996 32	95,542 72	20,124 49	2,908,851 65	204,090 12
1884-85	280,275 58	287,551 67	89,879 38	18,953 14	2,302,362 74	86,026 44
1885-86	206,476 02	310,782 46	88,319 37	17,341 33	2,046,552 32	87,456 20
1886-87	205,031 10	311,267 45	102,109 24	16,678 44	2,133,315 59	121,629 13
1887-88	211,462 27	320,776 61	120,333 85	16,812 20	2,162,116 29	176,389 89
1888-89	318,098 91	319,436 26	116,029 78	18,306 88	2,299,231 24	188,660 00
1889-90	164,046 70	349,829 40	107,391 45	20,464 61	1,972,501 18	214,189 97
1890-91	199,277 26	353,158 32	103,850 35	21,459 87	1,937,545 72	199,083 59
1891-92	177,185 37	344,528 66	92,456 67	21,788 76	1,627,851 24	219,732 61
1892-93	193,349 78	346,353 93	90,309 06	22,157 25	1,927,832 45	237,638 91
1893-94	211,922 67	446,134 16	86,927 18	21,947 47	2,053,954 91	133,996 60
1894-95	205,092 65	449,599 81	84,349 36	21,943 13	1,742,316 89	252,716 00
1895-96	181,451 71	385,227 58	86,080 31	22,703 38	1,299,768 89	126,443 94
1896-97	183,257 60	409,598 23	90,881 89	23,788 82	1,463,718 54	134,405 10
1897-98	145,553 22	386,395 09	96,187 09	22,100 04	1,701,312 95	190,490 30
1898-99	330,254 23	416,939 48	96,128 60	24,442 41	1,902,664 27	384,850 12
1899-1900	247,784 93	438,421 22	93,453 39	28,276 88	2,289,888 75	188,826 45
1900-01	233,161 59	456,350 68	93,551 28	68,980 95	3,386,632 16	210,414 02
1901-02	496,190 57	438,072 92	83,304 65	60,241 16	4,221,293 59	272,296 14
1902-03	417,136 56	477,839 82	87,924 75	28,280 34	4,065,553 27	328,315 52
1903-04	566,546 78	448,845 83	113,494 53	31,084 27	4,607,330 45	400,862 35
1904-05	1,052,677 44	463,720 09	140,423 55	34,219 74	6,765,446 01	489,751 23
1905-06	1,013,682 90	527,883 77	179,023 49	37,265 22	7,484,715 72	452,058 49
1906-7 (9 mos)	679,154 74	423,263 06	125,832 26	29,268 65	5,520,571 42	390,209 84
1907-08	881,221 19	594,618 80	187,557 30	43,322 68	8,721,326 98	730,311 65
1908-09	1,201,804 76	545,112 67	191,532 56	44,936 86	12,300,184 05	987,691 92
1909-10	803,922 22	538,202 67	216,697 49	51,808 11	7,261,218 22	8 5,974 86
1910-11	869,164 16	527,760 92	240,585 69	64,484 10	8,621,431 25	635,018 09
1911-12	1,128,907 73	653,482 79	245,044 66	82,445 35	10,344,487 21	763,006 72
1912-13	1,121,200 11	704,831 10	283,188 27	97,951 22	13,468,505 20	667,356 38
1913-14	1,216,278 06	910,413 17	311,900 37	119,892 11	19,007,512 63	732,348 03
1914-15	1,133,716 74	860,031 14	358,557 52	118,994 94	19,343,532 35	727,205 72
1915-16	1,213,917 52	903.318 11	671,133 25	116,664 54	12,039,252 06	671,590 43
1916-17	1,113,871 71	913,207 93	2,814,545 52	128,504 62	8,633,095 80	750,524 87
1917-18	1,192,673 76	980,167 64	8,155,691 50	128,966 02	7,432.900 95	444,628 52

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TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	MISCELLANEOUS EXPENDITURE—*Concluded.*					
	Scientific Institutions.	Settler's Relief, Manitoba.	Steamboat Inspection.	Subsidies to Provinces.	Superannuation.	Yukon. Provisional District.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68	8,200 00		10,406 93	2,753,966 46		
1868-69	8,950 00		11,299 99	2,604,050 13		
1869-70	9,150 00		7,396 96	2,588,604 96		
1870-71	9,379 82		8,321 00	2,624,940 23	12,880 49	
1871-72	16,618 15		8,500 00	2,930,113 10	38,842 81	
1872-73	18,830 54		13,266 00	2,921,399 87	53,026 03	
1873-74	50,614 38		10,291 58	3,752,757 48	64,442 84	
1874-75	44,629 76		12,199 81	3,750,961 88	77,298 25	
1875-76	46,047 72	83,405 80	13,081 86	3,690,355 15	101,627 16	
1876-77	45,558 85		13,073 01	3,655,850 58	104,826 99	
1877-78	46,050 00		14,315 82	3,472,807 87	106,588 91	
1878-79	61,206 99		13,157 38	3,442,764 34	113,531 63	
1879-80	46,054 51		11,854 34	3,430,846 31	127,792 22	
1880-81	46,663 94		12,149 15	3,455,517 73	147,362 10	
1881-82	47,454 07		14,835 97	3,530,999 48	160,319 95	
1882-83	51,990 35		16,209 02	3,606,672 61	186,236 67	
1883-84	56,398 89		21,893 28	3,603,714 38	192,692 70	
1884-85	55,825 46		23,211 58	3,959,326 91	203,636 21	
1885-86	56,898 33		21,799 03	4,182,525 91	200,655 25	
1886-87	57,266 21		22,825 80	4,169,341 04	202,285 85	
1887-88	59,981 10		21,430 45	4,188,513 53	212,743 72	
1888-89	59,477 07		22,313 03	4,051,427 62	218,933 65	
1889-90	58,452 10		20,989 52	3,904,922 12	241,764 66	
1890-91	62,457 10		22,183 76	3,903,756 61	241,110 49	
1891-92	65,722 99		22,736 59	3,935,913 56	253,679 88	
1892-93	64,513 38		24,386 95	3,935,764 80	263,710 15	
1893-94	97,850 19		25,939 89	4,206,654 77	262,302 07	
1894-95	77,241 56		26,385 88	4,250,674 46	265,385 77	
1895-96	81,699 92		26,321 27	4,235,664 24	311,231 79	
1896-97	79,994 12		26,837 83	4,238,059 08	307,792 66	
1897-98	79,442 37		26,342 29	4,237,372 19	340,185 67	47,026 65
1898-99	86,813 02		28,035 49	4,250,636 47	325,560 47	1,098,378 96
1899-1900	83,255 35		27,965 72	4,250,607 60	323,398 52	331,850 21
1900-01	90,551 48		29,247 59	4,250,607 48	324,507 13	274,953 55
1901-02	155,285 10		27,493 80	4,402,097 64	338,764 35	266,931 98
1902-03	126,754 19		30,172 09	4,402,502 88	346,418 98	807,806 89
1903-04	125,123 52		33,608 87	4,402,291 68	355,423 79	638,387 51
1904-05	163,726 65		50,187 85	4,516,038 48	353,260 65	476,227 54
1905-06	284,271 51		37,576 19	6,726,372 88	356,280 71	405,734 84
1906-07 (9 mos.)	292,823 67		32,459 55	6,745,133 68	269,346 81	294,023 29
1907-08	576,817 90		42,210 43	9,032,774 89	372,841 59	394,596 71
1908-09	553,921 40		41,226 47	9,117,143 28	390,319 32	353,973 44
1909-10	633,784 87		40,782 77	9,361,388 20	406,877 05	330,431 08
1910-11	378,130 38		42,818 47	9,092,471 80	405,341 60	303,674 94
1911-12	417,350 30		45,353 11	10,281,044 98	417,045 16	324,241 97
1912-13	417,390 55		54,147 51	13,211-800 37	436,396 11	295,394 20
1913-14	490,540 90		63,714 12	11,280,468 67	443,556 87	347,917 27
1914-15	501,431 21		65,063 16	11,451,673 28	461,698 61	340,043 30
1915-16	463,494 42		64,884 01	11,451,673 28	454,342 04	344,575 39
1916-17	434,755 35		67,559 81	11,469,148 48	458,927 35	339,971 04
1917-18	361,592 93		70,380 61	11,369,148 48	478,263 63	301,612 34

TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	Collection of Revenue.				
	Adulteration of Food.	Culling. Timber.	Customs.	Dominion Lands.	Excise.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68		69,450 93	477,503 82		78,939 00
1868-69		67,089 33	496,049 94		109,414 56
1869-70		74,096 60	505,109 31		119,461 48
1870-71		62,130 22	500,441 49	14,243 97	129,563 56
1871-72		65,697 26	528,735 62	200,519 81	142,732 09
1872-73		69,691 90	567,765 36	237,676 19	171,704 85
1873-74		82,886 43	727,629 36	282,696 28	206,935 28
1874-75		81,956 33	682,673 65	185,218 92	199,253 72
1875-76	2,601 83	66,596 95	721,008 60	212,841 27	218,359 81
1876-77	4,903 46	68,171 76	721,604 95	90,521 71	211,157 18
1877-78	5,964 94	49,940 38	714,527 77	87,628 52	215,024 50
1878-79	7,797 02	44,670 02	719,711 29	91,773 29	211,064 71
1879-80	8,887 37	44,651 89	716,126 23	147,802 98	219,284 91
1880-81	8,149 10	51,079 65	717,704 31	67,745 97	247,577 05
1881-82	9,968 06	51,360 65	723,913 85	81,899 57	280,573 51
1882-83	9,722 07	56,228 79	757,245 62	115,746 90	278,910 51
1883-84	11,754 49	54,866 17	798,837 96	166,898 69	303,610 28
1884-85	14,948 08	50,580 00	791,537 91	178,727 29	309,268 29
1885-86	13,523 79	49,284 56	800,107 34	194,965 58	310,022 00
1886-87	21,334 01	51,120 43	819,131 62	195,725 71	344,690 93
1887-88	25,622 06	49,596 23	851,025 36	184,548 04	373,348 44
1888-89	23,667 79	48,307 56	864,590 46	188,759 92	362,833 42
1889-90	23,259 37	30,781 16	873,400 10	173,574 29	362,996 45
1890-91	24,725 12	28,599 75	900,491 82	158,483 11	378,236 81
1891-92	23,387 94	26,143 22	904,800 50	132,807 24	400,049 52
1892-93	24,249 78	27,628 69	901,946 10	136,179 17	387,673 27
1893-94	24,006 67	25,281 18	921,039 92	133,305 06	484,949 72
1894-95	24,284 44	23,299 16	917,632 39	129,727 51	471,864 90
1895-96	24,312 98	17,237 38	896,332 50	119,908 08	470,869 86
1896-97	24,008 80	16,618 75	945,245 33	111,415 12	464,426 75
1897-98	24,940 20	19,245 87	971,320 11	91,296 26	468,320 37
1898-99	23,132 76	17 601 39	1,037,635 65	92,913 92	464,620 01
1899-1900	24,577 10	17,403 10	1,071,222 17	104,979 49	468,993 89
1900-1901	24,991 37	18,448 10	1,123,817 06	133,416 53	458,382 71
1901-1902	24,956 74	17,101 51	1,176,024 24	158,843 94	463,404 51
1902-1903	19,841 13	16,378 16	1,229,028 71	186,355 81	478,984 31
1903-1904	20,994 55	14,722 41	1,357,184 29	247,282 02	522,361 21
1904-1905	21,359 43	13,912 89	1,468,093 42	276,982 10	537,813 77
1905-1906	27,356 42	13,133 90	1,548,384 08	433,135 09	555,923 25
1906-07 (9 mos.)	21,777 33	9,822 27	1,222,948 67	385,073 87	456,773 97
1097-08	26,574 95	12,904 15	1,923,854 17	562,711 74	636,892 07
1908-09	20,504 40	13,276 87	1,994,951 46	548,607 75	643,704 74
1909-10	22,163 39	12,756 40	2,025,453 11	599,613 07	660,464 77
1910-11	21,245 29	12,015 93	2,187,174 76	1,804,250 49	703,659 65
1911-12	22,786 19	11,969 70	2,443,846 23	2,277,099 87	755,967 75
1912-13	22,520 04	12,089 68	3,150,776 75	2,462,623 92	843,685 67
1913-14	30,202 27	8,798 43	3,849,083 86	3,286,480 25	858,165 50
1914-15	47,238 59	7,911 84	3,775,364 31	3,701,179 88	830,174 57
1915-16	44,721 51	6,838 15	3,685,399 40	3,418,297 80	897,671 34
1916-17	42,795 99	6,510 55	3,745,790 90	2,866,712 13	977,333 44
1917-18	46,643 09	6,046 41	4,054,319 87	2,552,303 58	1,255,005 79

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TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	Bounties.	Collection of Revenue—*Continued.*				
		Inspection of Staples.	Liquor License Act.	Minor Revenues.*	Post Office.	Public Works.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68				16,841 91	616,802 21	44,783 22
1868-69				21,778 26	787,886 32	51,039 41
1869-70				32,804 16	808,622 77	68,560 13
1870-71				35,436 78	815,470 59	78,300 12
1871-72				39,369 95	929,609 33	92,206 63
1872-73				22,262 12	1,067,866 09	118,021 66
1873-74				11,371 03	1,387,270 48	128,859 65
1874-75		1,499 52		23,867 04	1,520,861 21	157,680 64
1875-76		537 72		20,024 02	1,622,827 10	147,215 00
1876-77		648 64		20,181 01	1,705,311 54	112,486 17
1877-78		1,020 08		21,785 45	1,724,938 52	97,123 93
1878-79		622 94		27,888 26	1,784,423 88	110,618 25
1879-80		966 94		28,732 52	1,818,271 05	103,170 01
1880-81		573 73		3,575 08	1,876,657 96	199,948 28
1881-82		933 44		5,916 41	1,980,567 25	137,679 97
1882-83		460 17		5,445 20	2,176,089 09	147,411 14
1883-84		706 40	3,840 65	2,824 78	2,312,965 27	180,688 65
1884-85		847 96	2,230 45	2,587 92	2,488,315 36	180,360 91
1885-86		1,797 38	53,515 86	6,478 11	2,763,186 41	191,836 30
1886-87		1,801 80	186.342 30	3,973 35	2,818,907 22	173,612 82
1887-88		2,549 22	6,340 29	3,868 59	2,889,728 59	154,187 05
1888-89		2,370 00	338 48	3,773 99	2,982,321 48	215,085 51
1889-90		2,040 51	268 08	5,221 91	3,074,469 91	186,345 83
1890-91		1,930 41	1,230 84	3,810 97	3,161,675 72	196,580 19
1891-92		2,258 46		3,529 84	3,316,120 03	190,386 22
1892-93		1,659 56	15 00	4,478 38	3,421,203 17	149,390 98
1893-94		2,208 06		5,532 27	3,517,261 31	154,257 24
1894-95		2,354 73		1,585 49	3,593,647 47	151,698 22
1895-96		2,576 94	12 61	1,833 73	3,665,011 30	159,460 22
1896-97		2,921 38		859 10	3,789,478 34	147,567 92
1997-98		4,161 83		1,575 08	3,575,411 99	156,313 85
1898-99		5,100 00		2,078 66	3,603,799 10	165,907 30
1899-1900		18,508 87		1,986 69	3,758,014 61	182,859 42
1900-1901		14,834 99		1,718 49	3,931,446 01	272,808 72
1901-1902		13,509 60		1,750 53	4,023,636 82	498,513 41
1902-1903		66,261 19		2,658 50	4,105,178 48	562,403 51
1903-1904		73,509 72		1,112 87	4,347,540 84	454,700 41
1904-1905		88,661 49		1,949 32	4,634,527 78	560,360 50
1905-1906		109,939 80		1,777 12	4,921,577 22	560,169 48
1906-07 (9 mos).		83,531 52		1,246 12	3,979,557 34	456,814 03
1907-08		132,487 70		2,703 18	6,005,929 74	583,952 65
1908-09		160,184 62		1,986 81	6,592,386 40	625,034 23
1909-10		184,871 02		680 29	7,215,337 47	576,490 81
1910-11		203,594 80		522 69	7,954,222 79	594,868 80
1911-12	538,530 84	226,894 75			9,172,035 47	651,553 81
1912-13	235,233 55	340,294 82			10,882,804 57	686,370 64
1913-14	143,652 47	450,737 57			12,822,058 44	780,455 41
1914-15	124,272 23	2,353 63			15,961,191 47	799,152 31
1915-16	109,236 68	2,066 60			16,009,138 77	857,877 09
1916-17	101,428 28	2,592 82			16,300,578 65	849,341 07
1917-18	113,496 85	2,240 38			18,046,557 90	842,647 51

* From 1911 transferred to "Adulteration of Food."

TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Concluded.*

Year.	Collection of Revenue—*Concluded.*					Total.
	Labour.	Naval Service.	Railways and Canals.	Trade and Commerce.	Weights, Measures, Gas and Electric Light.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68			581,503 11			13,486,092 96
1868-69			641,813 65			14,038,084 00
1869-70			743,070 44			14,345,509 58
1870-71			752,771 60			15,623,081 72
1871-72			913,236 45			17,589,468 82
1872-73			1,378,163 62			19,174,647 92
1873-74			2,260,820 07			23,316,316 75
1874-75			1,981,892 75		69,969 92	23,713,071 04
1875-76			1,897,282 83		99,785 05	24,488,372 11
1876-77			2,239,346 23		11,085 70	23,519,301 77
1877-78			2,374,313 97		96,484 66	23,503,158 25
1878-79			2,570,360 85		84,004 97	24,455,381 56
1879-80			2,226,456 21		60,566 76	24,850,634 45
1880-81			2,603,717 46		74,170 53	25,502,554 42
1881-82			2,755,832 95		69,323 49	27,067,103 58
1882-83			3,117,465 50		73,777 03	28,730,157 45
1883-84			3,122,103 01		83,523 12	31,107,706 25
1884-85			3,268,221 85		84,977 93	35,037,060 12
1885-86			3,339,670 25		84,363 72	39,011,612 26
1886-87			3,673,894 35		85,492 33	35,657,680 16
1887-88			4,160,332 20		88,618 27	36,718,494 79
1888-89			4,095,300 97		85,990 26	36,917,834 76
1889-90			4,362,200 26		88,383 23	35,994,031 47
1890-91			4,505,516 35		92,038 93	36,343,567 96
1891-92			4,337,876 96		88,707 27	36,765,894 18
1892-93			3,848,403 53		91,097 10	36,814,052 90
1893-94			3,760,549 82	9,249 30	94,975 58	37,585,025 52
1894-95			3,704,126 48	11,022 02	98,173 67	38,132,005 05
1895-96			3,826,225 51	9,462 80	97,925 32	36,949,142 03
1896-97			3,725,689 92	14,604 24	94,080 64	38,349,759 84
1897-98			4,049,274 60	17,186 71	90,617 50	38,832,525 70
1898-99			4,246,403 53	88,556 91	89,704 08	41,903,500 54
1899-1900			5,244,300 84	55,591 06	96,088 94	42,975,279 51
1900-1901			6,377,961 26	41,699 19	103,724 98	46,866,367 84
1901-1902			6,508,477 07	11,974 11	109,671 99	50,759,391 97
1902-1903			7,221,705 13	30,671 20	121,575 02	51,691,902 76
1903-1904			8,397,433 98	38,483 75	118,194 97	55,216,832 70
1904-1905			9,803,911 81	60,214 86	125,649 89	63,319,682 86
1905-1906			8,779,677 46	63,625 14	130,430 15	67,240,640 95
1906 07 (9 mos)			7,011,857 58	62,534 99	100,243 18	51,542,161 09
1907-08			10,586,113 90	102,881 04	150,323 99	76,641,451 59
1908-09			10,780,125 52	91,446 29	160,495 07	84,064,232 38
1909-10			10,215,037 82	132,103 17	166 223 58	79,411,747 12
1910-11	93,402 31	2,256,709 13	11,123,250 80	165,865 17	180,965 17	87,774,198 32
1911-12	53,399 31	1,901,494 18	12,330,462 75	158,938 66	205,224 52	98,161,440 77
1912-13	68,476 19	2,086,049 45	13,766,180 34	614,509 29	224,344 78	112,059,537 41
1913-14	80,474 24	2,006,150 22	14,935,138 21	1,805,441 02	258,095 83	127,384,472 99
1914-15	63,441 28	1,239,021 98	13,876,059 63	2,943,495 14	288,831 57	135,523,206 54
1915-16	56,741 58	1,154,426 27	20,777,829 68	1,897,245 68	305,215 24	130,350,726 90
1916-17	57,565 47	1,237,230 36	27,124,003 68	1,588,247 30	296,305 56	148,599,343 23
1917-18	75,264 50	1,069,572 70	34,849,607 65	1,381,621 36	322,549 33	178,284,312 83

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TABLE IX.—Comparative Statement of the Debt of Canada, payable in London, from July 1, 1867, to March 31, 1918, according to the rate of interest it bears.

Year.	At 2½ per cent interest.	At 3 per cent interest.	At 3½ per cent interest.	At 4 per cent interest.
	$ cts.	$ cts.	$ cts.	$ cts.
1867				681,333 34
1868				681,333 34
1869				7,300,000 00
1870				7,300,000 00
1871				7,300,000 00
1872				7,300,000 00
1873				7,300,000 00
1874				16,060,000 00
1875				35,526,666 67
1876				47,693,333 33
1877				59,859,999 99
1878				59,859,999 99
1879				74,459,999 99
1880				89,059,999 99
1881				89,059,999 99
1882				89,059,999 99
1883				89,059,999 99
1884			24,333,333 33	89,059,999 99
1885			31,619,241 30	128,689,929 21
1886			24,333,333 33	140,856,595 87
1887			24,333,333 33	140,856,595 87
1888		6,375,333 33	24,333,333 33	140,856,595 87
1889		19,466,666 67	24,333,333 33	140,856,595 87
1890		19,466,666 67	24,333,333 33	142,803,262 53
1891		19 890,297 66	24,333,333 33	148,643,262 52
1892		30,727,506 24	24,333,333 33	140,856,595 87
1893		33,538,644 67	24,333,333 33	142,316,595 87
1894		39,652,242 08	24,333,333 33	143,289,929 20
1895		50,602,241 01	24,333,333 33	140,856,595 87
1896		50,602,241 01	24,333,333 33	140,856,595 87
1897		50,602,241 01	24,333,333 33	140,856,595 87
1898	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1899	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1900	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1901	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1902	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1903	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1904	9,733,333 33	50,898,661 62	24,333,333 33	124,514,290 52
1905	9,733,333 33	51,751,568 26	24,333,333 33	123,701,998 46
1906	9,733,333 33	53,532,034 82	24,333,333 33	117,139,649 24
1907 (9 mos)	9,733,333 33	53,532,034 82	39,389,339 99	104,972,982 58
1908	9,733,333 33	54,486,684 10	53,989,339 99	103,600,210 03
1909	9,733,333 33	55,105,899 30	78,322,673 32	81,666,143 36
1910	7,748,245 83	42,512,076 63	108,462,370 08	48,123,185 19
1911	4,888,185 64	42,649,469 49	151,248,720 60	22,244,845 23
1912	4,888,185 64	43,116,280 15	175,582,053 93	14,283,666 69
1913	4,888,185 64	43,226,130 55	175,582,053 93	8,273,333 34
1914	4,888,185 64	37,262,129 50	175,582,053 93	58,400,000 00
1915	4,888,185 64	37,271,230 16	175,582,053 93	93,926,666 66
1916	4,888,185 64	37,271,230 16	175,582,053 93	93,926,666 66
1917	4,888,185 64	37,271,230 16	175,582,053 93	93,926,666 66
1918	4,888,185 64	37,271,230 16	175,582,053 93	93,926,666 66

TABLE IX.—Camparative Statement of the Debt of Canada, etc.—*Concluded.*

Year.	At 5 per cent interest, 3¾ per cent after 1908.	At 6 per cent interest, 4½ per cent after 1915.	Total.	Interest.	Average interest.
	$ cts.	$ cts.	$ cts.	$ cts.	per cent.
1867	31,822,282 55	34,565,500 03	67,069,115 92	3,692,297 45	5·55
1868	31,822,282 55	34,291,993 38	66,795,609 27	3,675,887 05	5·50
1869	34,257,615 89	34,289,560 05	75,847,175 94	4,062,254 39	5·35
1870	34,257,615 89	34,289,560 05	75,847,175 94	4,062,254 39	5·35
1871	34,257,615 89	34,253,546 72	75,811,162 61	4,060,093 59	5·35
1872	34,086,795 89	35,099,860 04	76,486,655 93	4,102,331 39	5·36
1873	33,985,082 58	34,852,633 36	76,137,715 94	4,082,412 15	5·36
1874	33,830,322 56	35,907,726 59	85,798,049 15	4,488,379 71	5·23
1875	33,830,322 56	30,604,033 29	99,961,022 52	4,948,824 77	4·95
1876	33,829,349 23	30,610,846 62	112,133,529 18	5,435,851 58	4·84
1877	33,828,375 90	28,789,253 29	122,477,629 18	5,813,173 97	4·74
1878	33,828,375 90	27,556,039 96	121,244,415 85	5,739,181 19	4·73
1879	33,828,375 90	20,019,033 29	128,307,409 18	5,870,960 78	4·57
1880	33,926,195 88	14,038,386 66	137,024,582 53	6,101,012 98	4·45
1881	33,926,195 88	12,614,886 66	135,601,082 53	6,015,602 99	4·43
1882	33,807,935 88	9,254,939 99	132,122,875 86	5,808,093 20	4·39
1883	33,806,962 55	7,320,440 00	130,187,402 54	5,691,974 52	4·37
1884	33,806,962 55	5,956,800 00	153,157,095 87	6,461,822 79	4·22
1885	2,433,333 34	5,948,526 66	168,691,030 51	6,732,848 86	3·99
1886	2,433,333 34	4,623,820 01	172,247,082 55	6,885,026 35	3·99
1887	2,433,333 34	4,052,473 35	171,675,735 89	6,850,745 57	3·99
1888	2,433,333 34	2,603,180 02	176,601,775 89	6,955,047 97	3·94
1889	2,433,333 34	1,149,506 69	188,239,435 90	7,260,567 58	3·85
1890	2,433,333 34	526,573 34	189,563,169 21	7,301,058 23	3·85
1891	2,433,333 34	526,573 34	195,826,800 19	7,547,367 16	3·85
1892	2,433,333 34	453,573 34	198,804,342 12	7,556,636 75	3·80
1893	2,433,333 34	453,573 34	203,075,480 55	7,699,370 91	3·79
1894	2,433,333 34		209,708,837 95	7,894,497 77	3·76
1895	2,433,333 34		218,225,503 55	8,125,664 40	3·72
1896	2,433,333 34		218,225,503 55	8,125,664 40	3·72
1897	2,433,333 34		218,225,503 55	8,125,664 40	3·72
1898	2,433,333 34		227,958,836 88	8,368,997 73	3·67
1899	2,433,333 34		227,958,836 88	8,368,997 73	3·67
1900	2,433,333 34		227,958,836 88	8,368,997 73	3·67
1901	2,433,333 34		227,958,836 88	8,368,997 72	3·67
1902	2,433,333 34		227,958,836 88	8,368,997 72	3·67
1903	2,433,333 34		227,958,836 88	8,368,997 73	3·67
1904			209,479,618 80	7,612,531 45	3·63
1905			209,520,233 38	7,610,555 66	3·63
1906			204,738,350 72	7,508,895 25	3·66
1907 (9 mos)			207,627,690 72	7,426,840 57	3·57
1908			221,809,567 45	7,911,569 14	3·56
1909	52,982,913 33		277,810,962 64	9,891,308 85	3·56
1910	50,605,181 47		257,451,059 20	9,087,869 80	3·53
1911	50,019,457 02		271,050,677 98	9,460,917 34	3·49
1912	44,154,093 06		282,024,279 47	9,788,190 09	3·47
1913	26,710,116 01		258,679,819 47	8,896,923 09	3·43
1914	26,710,116 01		302,842,485 08	10,723,069 76	3·54
1915	26,701,842 68		338,369,979 07	12,144,099 22	3·59
1916	26,701,842 68	24,333,333 33	362,703,312 40	13,239,099 22	3·65
1917	26,701,842 68	24,333,333 33	362,703,312 40	13,239,099 22	3·65
1918	26,701,842 68	24,333,333 33	362,703,312 40	13,239,099 22	3·65

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TABLE X.—Comparative Statement of the Liabilities and Assets of Canada, from July 1, 1867, to March 31, 1918, according to the rate of interest they bear.

LIABILITIES.

Year.	Without interest.	At varying rates.	At 2½ per cent interest.	At 3 per cent interest.	At 3½ per cent interest.	At 3⅞ per cent interest, 4½ per cent after 1915.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	5,540,631 46	1,475,965 20				
1868	7,357,516 08	1,372,873 87				
1869	16,126,758 75	49,080 91				
1870	15,992,256 24	215,570 75				
1871	15,309,448 81					
1872	20,798,013 74					
1873	24,148,529 23	1,460,000 00				
1874	23,852,384 38					
1875	22,435,678 60	2,006,471 47				
1876	23,109,916 35					
1877	22,211,254 14	3,893,875 87				
1878	22,144,318 79	4,446,574 93				
1879	22,867,335 83	133,767 39				
1880	25,955,254 58					
1881	26,904,266 58					
1882	27,969,352 45					
1883	28,138,176 05					
1884	16,580,674 13				24,333,333 33	
1885	16,888,486 64				31,976,911 31	
1886	17,538,563 86				24,333,333 33	
1887	16,137,025 14				25,574,333 33	
1888	17,164,248 57			6,375,333 33	24,333,333 33	
1889	16,358,590 82			19,466,666 67	24,333,333 33	
1890	16,590,489 19			19,466,666 67	65,345,798 37	
1891	17,546,896 91			19,890,297 66	63,785,859 49	
1892	18,220,323 23	2,323,399 04		31,599,199 14	66,050,115 09	
1893	19,310,137 44			35,353,216 64	69,032,049 50	
1894	20,737,413 23			41,907,887 49	69,954,096 20	
1895	20,512,348 06			52,477,715 10	71,938,811 96	
1896	21,131,308 81			54,419,247 33	74,900,235 63	
1897	23,082,647 91		4,866,666 66	52,525,498 98	79,674,046 43	
1898	22,921,520 11		9,733,333 33	106,085,014 18	27,897,548 01	
1899	25,392,922 42		9,733,333 33	106,325,222 48	31,725,181 34	
1900	27,121,574 75		9,733,333 33	109,651,311 40	27,755,098 01	
1901	32,087,432 54		9,733,333 33	113,275,927 25	27,632,698 01	
1902	40,630,898 03		9,733,333 33	115,849,343 43	28,085,398 01	
1903	42,452,071 49		9,733,333 33	119,235,036 01	28,035,764 67	
1904	50,102,921 56		9,733,333 33	126,410,805 56	32,907,864 67	
1905	61,966,818 06	2,920,000 00	9,733,333 33	123,078,947 33	34,880,732 67	
1906	71,503,730 51	3,127,473 22	9,733,333 33	125,983,337 62	43,268,499 34	
1907 (9 mos.)	69,058,244 08	1,657,659 61	9,733,333 33	128,649,874 82	41,786,906 00	2,500,000 00
1908	74,217,122 45	9,299,999 99	9,733,333 33	130,796,887 93	56,262,206 00	2,500,000 00
1909	88,096,932 67	13,606,333 32	9,733,333 33	131,643,100 16	80,582,739 33	2,500,000 00
1910	96,659,298 30	17,033,333 33	7,748,245 83	118,417,093 86	110,771,936 09	2,500,000 00
1911	102,539,036 53		4,888,185 64	119,445,437 20	153,534,236 61	2,500,000 00
1912	119,649,199 64		4,888,185 64	124,470,551 70	177,803,381 94	2,500,000 00
1913	118,465,625 73		4,888,185 64	126,147,459 65	177,763,271 94	
1914	127,498,793 07	8,273,333 32	4,888,185 64	120,446,446 81	176,291,507 27	
1915	176,465,111 49	14,599,999 99	4,888,185 64	118,282,916 39	237,737,691 49	
1916	186,771,807 46		4,888,185 64	117,440,283 23	188,275,785 63	119,540,684 50
1917	205,846,162 79		4,888,185 64	120,802,011 66	188,238,135 63	119,540,684 50
1918	275,207,672 42	20,234,899 42	4,888,185 64	100,511,699 14	188,211,235 63	119,540,684 50

TABLE X.—Comparative Statement of the Liabilities and Assets of Canada.—*Continued.*

LIABILITIES.

Year.	At 4 per cent interest.	At 5 per cent interest.	At 5½ per cent interest.	At 6 per cent interest.	At 7 per cent interest.	Total.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	1,326,020 36	39,105,464 06		42,724,770 65	2,873,200 00	93,046,051 73
1868	1,482,309 41	38,842,604 18		44,468,162 66	3,373,200 00	96,896,666 20
1869	8,462,349 19	41,450,737 78		46,273,051 76		112,361,998 39
1870	10,988,455 77	41,715,796 57		47,081,627 43		115,993,706 76
1871	10,784,737 01	42,421,848 16		46,976,648 78		115,492,682 76
1872	11,535,686 42	42,982,700 32		47,083,778 88		122,400,179 36
1873	12,182,426 95	45,507,104 92		46,445,371 09		129,743,432 19
1874	22,000,630 30	47,581,309 06		47,729,227 59		141,163,551 32
1875	41,407,278 48	46,506,339 70		39,307,633 37		151,663,401 63
1876	53,484,907 35	46,281,617 45		38,328,246 71		161,204,687 86
1877	66,048,861 22	46,085,697 04		36,436 146 70		174,675,834 97
1878	67,007,001 66	46,180,932 79		35,178,440 79		174,957,268 96
1879	82,308,380 33	46,646,224 26		27,528,163 40		179,483,871 21
1880	98,729,249 29	52,110,026 68		17,839,910 13		194,634,440 68
1881	105,896,671 99	51,071,759 81		15,988,839 13		199,861,537 51
1882	114,395,461 68	50,707,998 26		12,292,439 58		205,365,251 97
1883	119,440,449 97	44,328,819 89		10,251,658 39		202,159,104 30
1384	136,095,224 18	56,663,970 74		8,809,213 83		242,482,416 21
1885	182.816,345 06	25,088,176 22		7,933,688 20		264,703,607 43
1886	199,315,109 78	25,378,045 41		6,599,288 73		273,164,341 11
1887	200,240,843 18	25,200,173 65		6,035,251 13		273,187,626 43
1888	206,885,433 60	25,179,146 25		4,576,346 81		284,513,841 89
1889	199,916,662 75	24,825,223 04		2,821,586 15		287,722,062 76
1890	156,809,439 75	25,712,231 90		2,187,669 22		286,112,295 10
1891	160,917,136 92	25,588,639 33		2,170,399 31		289,899,229 69
1892	150,037,659 81	25,011,633 88		2,090,943 91		295,333,274 10
1893	149,583,741 79	24,926,312 66		1,858,066 71		300,054,524 74
1894	149,526,257 16	24,823,701 97		1,398,667 91		308,348,023 96
1895	147,038,124 05	24,712,924 63		1,368,831 07		318,048,754 87
1896	146,994,106 70	27,019,137 10		1,253,501 16		325.717.536 73
1897	144,208,595 87	26,914,412 74		1,258,262 74		332,530,131 33
1898	143,709,497 02	26,804,687 31		1,224,384 27		338,375,984 23
1899	143,731,700 76	27,021,916 29		1,230,625 92		345,160,902 54
1900	143,794,596 94	26,955,228 60		1,195,836 89		346,206,975 92
1901	143,767,498 38	26,976,589 19		1,258,953 82		354,732,432 52
1902	143,830,655 96	26,985,955 15		1,272,892 68	At 4½ per cent	366,358,476 59
1903	143,770,888 58	16,831,284 24		1,285,720 05	interest.	361,344,098 37
1904	124,701,710 60	19,805,002 18		1,300,874 27	3¾ per cent	364,962,512 17
1905	123,962,308 27	19,812,694 85		1,323,655 29	after 1908.	377,678,579 80
1906	118,015,198 47	16,895,034 19		1,349,073 71	2,394,000 00	392,269,680 39
1907 (9 mos.)	108,239,490 66	14,579,569 22		1,367,748 37	2,394,000 00	379,966,826 02
1908	106,463,809 80	15,142,472 03		1,397,326 72	2,394,000 00	408,207,158 25
1909	82,814,596 03	15,147,924 14		1,427,554 71	52,982,913 33	478,535,427 02
1910	49,916,903 64	15,564,797 33		1,446,256 14	50,605,181 47	470,663,045 99
1911	24,890,709 33	15,571,041 91		1,553,383 18	50,019,457 02	474,941,487 49
1912	18,105,714 66	15,164,152 97		1,603,272 16	44,154,093 06	508,338,591 77
1913	12,421,941 83	15,169,758 60		1,666,195 84	26,710,116 01	483,232,555 24
1914	63,376,328 28	15,172,698 86		1,733,959 60	26,710,116 01	544,391,368 86
1915	99,789,349 69	20,172,698 86		1,836,018 14	26,701,842 68	700,473,814 37
1916	100,859,369 91	90,559,250 35		1,950,593 02	26,701,842 68	936,927,802 42
1917	102,001,709 55	511,905,776 06	100,000,000 00	2,078,759 18	26,701,842 68	1,382,003,267 69
1918	102,974,724 86	407,246,823 24	615,579,663 65	2,238,468 31	26,701,842 68	1,863,335,898 89

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TABLE X—Comparative Statement of the Liabilities and Assets of Canada.—*Continued.*

	LIABILITIES.		ASSETS.		
Year.	Total interest.	Average rate of interest.	Without interest.	At Varying rates.	At 2½ per cent interest.
	$ cts.		$ cts.	$ cts.	$ cts.
1867	4,851,710 70	5·21	1,463,690 84	3,174,660 16	
1868	4,974,279 93	5·13	4,209,856 29	3,162,825 75	
1869	5,188,641 90	4·62	15,812,184 66	1,460,016 25	
1870	5,355,614 96	4·61	15,675,193 64	353,960 99	
1871	5,371,082 30	4·65	14,366,317 84	677,754 14	
1872	5,435,599 19	4·44	18,107,041 19	341,756 57	
1873	5,549,374 57	4·33	20,513,788 37	301,756 57	
1874	6,122,844 30	4·28	21,408,907 41	301,756 57	
1875	6,340,056 39	4·18	22,107,852 14	787,703 70	
1876	6,753,171 89	4·18	21,167,884 23	1,615,987 86	
1877	7,132,408 11	4·08	22,256,314 13	5,297,169 70	
1878	7,100,033 17	4·05	22,316,036 10	484,863 05	
1879	7,281,018 07	4·00	23,334,300 66	601,491 21	
1880	7,625,065 90	3·91	24,778,812 88	999,852 32	
1881	7,748,785 21	3 87	26,627,752 69	177,378 98	
1882	7,848,764 76	3·82	26,829,052 85	173,458 80	
1883	7,609,158 49	3·76	21,524,762 67	173,262 70	
1884	9,657,227 00	3·98	9,723,888 91	461,516 89	
1885	10,162,275 80	3·84	10,203,605 48	344,185 96	
1886	10,489,130 64	3·84	14,748,758 45	2,163,215 04	
1887	10,526,859 14	3·85	10,283,517 25		
1888	10,851,882 13	3·81	10,921,419 03	4,900,000 00	
1889	10,842,889 48	3·79	9,945,182 80		
1890	10,560,352 24	3·69	8,576,100 98		
1891	10,675,555 38	3·68	9,615,076 45		
1892	10,683,742 63	3·62	10,202,283 25		
1893	10,817,967 50	3·60	11,700,649 44		
1894	11,001,880 41	3·57	13,858,251 39		
1895	11,291,490 91	3·55	14,734,803 47		
1896	11,560,016 73	3·54	13,729,712 84		
1897	11,675,583 46	3·51	15,118,098 48		
1898	11,564,375 22	3·41	16,059,770 38		1,669,324 09
1899	11,707,667 96	3 39	17,725,920 85		3,444,381 04
1900	11,675,576 57	3·37	20,140,583 77		4,484,448 45
1901	11,783,822 69	3·32	22,602,735 50		4,683,407 51
1902	11,879,500 12	3·24	27,546,390 07		5,102,254 55
1903	11,471,179 13	3·17	35,500,382 24		5,211,889 05
1904	11,213,803 67	3·08	42,392,418 52		5,211,889 31
1905	11,250,777 37	2 98	48,877,013 45		5,237,585 65
1906	11,386,164 97	2·90	61,257,031 84		5,237,585 64
1907 (9 mos.)	10,906,890 92	2·87	53,581,605 90		5,237,585 65
1908	11,435,329 42	2·80	62,386,728 79	940,000 00	5,357,139 29
1909	13,247,181 43	2·76	70,625,532 45	19,696,776 85	4,891,803 02
1910	12,470,165 91	2·65	89,567,739 86	336,240 51	3,372,051 78
1911	12,914,045 80	2·62	90,066,199 50	2,491,093 35	511,991 61
1912	13,242,330 68	2·60	107,033,127 78	15,469,839 16	511,991 61
1913	12,485,312 64	2·58	106,835,624 20	1,899,466 92	511,991 61
1914	14,687,797 46	2·70	113,144,174 95	13,241,778 55	511,991 61
1915	18,103,200 45	2·58	112,869,581 49	4,574,656 83	511,991 61
1916	30,295,088 44	3.23	143,618,953 99	43,710,945 33	511,991 61
1917	52,015,332 37	3.76	162,576,448 89	169,558,345 82	535,291 46
1918	75,589,863 45	4.00	372,723,324 83	119,958,076 11	647,468 12

TABLE X.—Comparative Statement of Liabilities and Assets of Canada, etc.—*Continued.*

ASSETS.

Year.	At 3 per cent interest.	At 3½ per cent interest.	At 4 per cent interest.	At 4½ per cent interest, 3¾ per cent after 1908.	At 5 per cent interest.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867					12,244,725 90
1868					13,334,215 96
1869	2,000,000 00		2,768,234 70		14,019,390 12
1870		4,883,089 49	2,076,176 03		14,358,230 70
1871		5,055,492 89	1,384,117 36		15,362,739 09
1872		3,584,778 18	1,642,058 69		15,011,582 22
1873					7,686,488 47
1874					9,735,918 01
1875			2,280,213 29		9,087,249 55
1876			4,802,955 47		7,674,341 29
1877			5,993,492 64		6,467,177 88
1878			3,659,686 66		6,674,614 98
1879			4,082,972 82		7,309,328 67
1880		1,000,000 00	6,025,457 45		8,176,112 25
1881	390,000 00	2,100,000 00	6,105,150 79		8,041,276 38
1882	15,000 00	3,853,066 67	11,265,294 49		8,686,123 44
1883	15,000 00		10,583,133 14	140,000 00	10,487,533 05
1884		4,087,093 28	19,617,019 37		25,750,419 36
1885		1,122,015 40	19,493,197 79		36,468,643 70
1886		1,888,356 53	20,549,916 68		10,111,302 50
1887		2,713,862 18	22,234,816 47		10,130,043 15
1888	434,717 42	2,923,825 72	21,141,398 83		9,412,791 32
1889	5,564,375 59	2,959,469 42	21,808,474 06		9,821,983 12
1890	3,356,644 12	2,860,377 73	22,514,851 09		11,226,550 48
1891	4,743,422 29	2,916,738 15	23,067,691 07		11,724,737 80
1892	6,624,845 79	2,978,089 89	23,102,731 08		11,271,356 30
1893	8,711,227 59	2,987,221 98	23,186,533 50		11,765,319 27
1894	10,662,540 19	2,985,717 13	22,933,006 57		11,703,919 20
1895	11,892,876 18	2,985,717 13	23,629,305 93		11,709,565 07
1896	13,584,653 04	4,219,783 80	24,633,665 77		11,030,728 51
1897	14,844,344 56	4,459,921 03	25,522,878 94		11,024,731 86
1898	15,361,384 20	4,374,881 03	25,910,766 47		11,021,899 15
1899	16,068,811 90	4,374,881 03	26,160,337 45		11,090,471 63
1900	18,489,111 74	3,337,126 00	23,098,356 16		11,141,986 91
1901	17,840,146 16	5,508,978 15	24,423,049 35		11,172,552 16
1902	19,620,481 55	5,595,586 40	25,552,631 41		11,112,042 99
1903	21,544,060 02	5,925,059 73	27,012,830 49		4,542,887 97
1904	22,740,830 14	5,721,883 67	23,462,384 27		4,565,387 66
1905	23,375,784 44	6,083,341 12	23,848,696 10		4,031,992 44
1906	24,810,333 05	5,931,613 87	23,961,587 96		4,028,550 28
1907 (9 mos.)	25,792,403 82	6,014,347 20	21,632,234 97		4,036,788 59
1908	27,449,737 17	6,365,662 33	23,698,349 93		4,048,680 96
1909	28,479,737 15	7,057,656 43	19,122,888 68	1,185,252 88	3,545,500 39
1910	14,883,455 29	6,139,951 25	16,405,467 85	550,469 01	3,139,124 11
1911	16,003,103 06	6,611,547 31	15,862,076 73	225,159 88	3,128,263 95
1912	15,045,018 87	11,960,418 36	15,174,680 67	225,159 88	2,998,894 73
1913	26,461,660 07	15,382,229 18	14,605,753 24	225,159 88	3,009,044 46
1914	35,745,544 65	19,855,260 82	22,799,438 55	225,159 88	2,871,169 71
1915	42,618,071 29	26,132,047 70	29,978,530 87	225,159 88	33,925,378 16
1916	42,683,943 28	28,732,148 75	31,306,794 71	644,666 55	29,433,747 19
1917	45,963,407 48	29,908,082 01	30,806,386 99	955,987 22	50,369,706 73
1918	43,659,722 15	26,159,298 81	35,289,205 94	1,617,221 23	11,032,702 33

SESSIONAL PAPER No. 2

TABLE X.—Comparative Statement of the Liabilities and Assets of Canada, etc.—*Continued.*

Year	ASSETS. At 6 per cent. interest.	At 6 per cent interest. 4½ per cent after 1914.	Total Assets.	Total interest.	Average rate of interest.	Total Debt.
	$ cts.	$ cts.	$ cts.	$ cts.		$ cts.
1867		434,333 46	17,317,410 36	783,187 38	4·35	93,046,091 73
1868		432,633 46	21,139,531 46	806,968 26	3·77	96,896,666 20
1869		442,853 46	36,502,679 19	929,268 20	2·53	112,361,998 39
1870		437,313 46	37,783,964 31	1,001,452 06	2·65	115,993,706 76
1871		939,743 79	37,786,165 11	1,068,269 50	2·88	115,492,682 76
1872		1,525,890 47	40,216,107 32	1,033,282 50	2·57	122,400,179 36
1873		1,392,937 14	29,894,970 55	467,900 65	1·56	129,743,432 19
1874		1,392,094 92	32,838,586 91	570,316 19	1·74	141,163,551 33
1875		1,392,004 92	35,655,023 60	629,091 29	1·76	151,663,401 62
1876		1,394,002 93	36,653,173 78	673,955 49	1·83	161,204,687 86
1877		1,426,371 59	41,440,525 94	648,680 89	1·55	174,675,834 97
1878		1,359,998 26	34,495,199 05	566,718 20	1·63	174,957,268 96
1879		1,165,590 49	36,493,683 85	616,765 49	1·69	179,483,871 21
1880		1,202,617 17	42,182,852 07	756,980 93	1·79	194,634,440 68
1881		1,024,198 27	44,465,757 11	798,243 11	1·79	199,861,537 51
1882		881,604 94	51,703,601 19	1,078,325 32	2 08	105,365,251 97
1883		768,698 28	43,692,389 84	1,005,771 77	2·29	202,159,104 30
1884		680,628 14	60,320,565 95	2,272,240 77	3·76	242,482,416 21
1885		664,266 96	68,295,915 29	2,694,333 14	3·94	264,703,607 43
1886		543,684 82	50,005,234 02	1,501,927 85	3·00	273,164,341 11
1887		511,476 32	45,873,715 37	1,521,568 57	3·31	273,187,626 43
1888		248,331 41	49,982,483 73	1,507,820 83	3·02	284,513,841 89
1889		92,536 12	50,192,021 11	1,649,894 04	3·28	287,722,062 76
1890		44,558 93	48,579,083 33	1,655,407 64	3·41	286,112,295 10
1891		22,533 35	52,090,199 11	1,753,333 02	3·36	289,899,229 62
1892		22,533 35	54,202,162 04	1,792,007 65	3·30	295,333,274 10
1893		22,533 35	58,373,485 13	1,882,968 88	3·23	300,054,524 74
1894		21,560 00	62,164,994 48	1,928,186 11	3·10	308,348,023 96
1895		21,560 00	64,973,827 78	1,993,230 45	3·07	318,048,754 87
1896		21,560 00	67,220,103 96	2,093,408 67	3·11	325,717,536 73
1897		21,560 00	70,991,534 87	2,174,872 90	3·06	332,530,131 33
1898		21,560 00	74,419,585 32	2,244,514 61	3 00	338,375,984 23
1899		21,560 00	78,886,363 90	2,323,525 17	2·94	345,160,902 54
1900		21,560 00	80,713,173 03	2,265,911 15	2·80	346,206,979 92
1901		21,560 00	86,252,428 83	2,381,946 96	2·75	354,732,432 52
1902			94,529,386 97	2,489,723 72	2·63	366,358,476 59
1903			99,737,109 50	2,291,673 73	2·30	361,344,098 37
1904			104,094,793 57	2,179,532 78	2·09	364,962,512 17
1905			111,454,413 20	2,198,208 19	1·97	377,678,579 80
1906			125,226,702 64	2,061,462 37	1·64	392,269,680 39
1907 (9 mos)			116,294,966 13	2,182,342 71	1·87	379,966,826 09
1908			130,246,298 41	2,330,586 80	1·78	408,207,158 25
1909			154,605,147 85	2,205,342 69	1·42	478,535,427 02
1910			134,344,499 66	1,579,520 75	1·17	470,663,045 99
1911			134,899,435 39	1,523,636 79	1·13	474,941,487 42
1912			168,419,13 06	1,648,140 45	0·97	508,338,591 77
1913			168,930,929 56	2,088,078 45	1·23	483,232,555 24
1914			208,394,518 72	2,844,079 78	1·36	544,391,368 86
1915		262,313 33	251,097,731 16	5,121,621 34	2·39	700,473,814 37
1916		1,188,439 99	321,831,631 40	7,286,104 53	2·26	936,987,802 42
1917	10,664,333 30	1,478,979 99	502,816,969 89	15,409,989 11	3·06	1,382,003,267 69
1918	58,669,270 20	1,695,546 67	671,451,836 39	13,859,762 60	2·06	1,863,335,898 89

TABLE X.—Comparative Statement of the Liabilities and Assets of Canada, etc.—*Continued.*

Year.	Total Assets.	Net Debt.	Interest (calculated on balance at the close of the year).	
			On Liabilities.	On Assets.
	$ cts.	$ cts.	$ cts.	$ cts.
1867	17,317,410 36	75,728,641 37	4,851,710 70	753,187 48
1868	21,139,531 46	75,757,134 74	4,974,279 93	806,968 26
1869	36,502,679 19	75,859,319 20	5,188,641 90	929,268 20
1870	37,783,964 31	78,209,742 45	5,355,614 96	1,001,452 06
1871	37,786,165 11	77,706,517 65	5,371,082 30	1,068,269 50
1872	40,213,107 32	82,187,072 04	5,435,599 19	1,033,282 50
1873	29,894,970 55	99,848,461 64	5,549,374 57	467,900 85
1874	32,838,586 91	108,324,964 42	5,122,844 30	570,316 19
1875	35,655,023 60	116,008,378 02	6,340,056 39	629,091 29
1876	38,653,173 78	124,551,514 08	6,753,171 89	673,955 49
1877	41,440,525 94	133,235,309 03	7,132,408 11	648,680 89
1878	34,595,199 05	140,362,069 91	7,100,033 17	566,718 20
1879	36,493,683 85	142,990,187 36	7,281,018 07	616,765 49
1880	42,182,852 07	152,451,588 61	7,625,065 90	756,980 93
1881	44,465,757 11	155,395,780 40	7,748,785 21	798,243 11
1882	51,708,601 14	153,661,650 78	7,848,764 76	1,078,325 32
1883	51,703,601 19	158,466,714 46	7,609,158 49	1,005,771 77
1884	60,320,565 95	182,161,850 26	9,657,227 00	2,272,240 77
1885	68,295,915 29	196,407,692 14	10,162,275 80	2,694,333 14
1886	50,005,234 02	223,159,107 09	10,489,130 64	1,501,927 85
1887	45,873,713 37	227,313,911 06	10,526,859 14	1,521,568 57
1888	49,982,483 73	234,531,358 16	10,849,424 13	1,507,820 83
1889	50,192,021 11	237,530,041 65	10,842,889 48	1,649,894 04
1890	48,579,083 33	237,533,211 77	10,560,352 24	1,655,407 63
1891	52,096,199 11	237,809,030 51	10,675,555 38	1,753,333 02
1892	54,201,839 66	241,131,434 44	10,683,742 63	1,792,007 65
1893	58,373,485 13	241,681,039 61	10,817,967 50	1,882,968 88
1894	62,164,994 48	246,183,029 48	11,001,880 41	1,928,186 11
1895	64,973,827 78	253,074,927 09	11,291,490 91	1,993,230 45
1896	67,220,103 96	258,497,432 77	11,560,016 73	2,093,408 67
1897	70,991,534 87	261,538,596 46	11,675,583 46	2,174,872 90
1898	74,419,585 32	263,956,398 91	11,564,375 22	2,244,514 61
1899	78,886,363 90	266,274,538 64	11,707,667 96	2,323,525 17
1900	80,713,173 03	265,493,806 89	11,675,576 57	2,265,911 15
1901	86,252,428 83	268,840,003 69	11,783,822 69	2,381,946 96
1902	94,529,386 97	271,829,089 62	11,879,500 12	2,489,723 72
1903	99,737,109 50	261,606,988 87	11,471,179 13	2,291,673 73
1904	104,094,793 57	260,867,718 60	11,243,803 67	2,179,532 78
1905	111,454,413 20	266,224,166 60	11,250,777 37	2,198,208 19
1906	125,226,702 64	267,042,977 75	11,386,164 97	2,061,462 37
1907(9 mos.)	116,294,966 13	263,671,859 96	10,906,890 92	2,182,342 71
1908	130,246,298 41	277,960,859 84	11,435,329 42	2,330,586 80
1909	154,605,147 85	323,930,279 17	13,247,181 43	2,265,342 69
1910	134,394,499 66	336,268,546 33	12,470,165 91	1,579,520 75
1911	134,899,435 39	340,042,052 03	12,514,045 89	1,523,636 79
1912	168,419,131 06	339,919,460 71	13,242,330 68	1,648,140 45
1913	168,930,929 56	314,301,625 68	12,485,312 64	2,088,078 45
1914	208,394,518 72	335,996,850 14	14,687,797 46	2,844,079 78
1915	251,097,731 16	449,376,083 21	18,103,200 45	5,121,621 34
1916	321,831,631 40	615,156,171 02	30,295,088 44	7,286,104 53
1917	502,816,969 89	879,186,297 80	52,015,332 37	15,409,989 11
1918	671,451,836 39	1,191,884,062 50	75,589,863 45	13,859,762 60

TABLE X.—Comparative Statement of the Liabilities and Assets of Canada, etc.—*Concluded.*

Year.	Interest (calculated on balance at the close of the year). Net interest.	Average	Interest Paid.	Less Actual Interest on Investment.	Net interest.
	$ cts.		$ cts.	$ cts.	$ cts.
1867	4,098,523 22	5·41	4,501,568 33	126,419 84	4,375,148 49
1868	4,167,311 67	5·50	4,907,013 71	313,021 20	4,593,992 51
1869	4,259,373 70	5·63	5,047,054 24	383,955 91	4,663,098 33
1870	4,354,162 90	5·56	5,165,304 24	554,383 72	4,610,920 52
1871	4,302,812 80	5·54	5,257,230 64	488,041 54	4,769,189 10
1872	4,402,316 69	5·38	5,209,205 97	396,403 94	4,812,802 03
1873	5,081,473 92	5·09	5,724,436 31	610,863 00	5,113,573 31
1874	5,552,528 11	5·12	6,590,790 19	840,886 65	5,749,903 54
1875	5,710,965 10	4·92	6,400,902 07	798,905 95	5,601,996 12
1876	6,079,216 40	4·88	6,797,227 25	717,684 31	6,079,542 94
1877	6,483,727 22	4·85	7,048,883 55	605,774 22	6,443,109 33
1878	6,533,314 97	4·65	7,194,734 14	592,500 04	6,602,234 10
1879	6,664,252 58	4·52	7,773,868 75	834,792 67	6,939,076 08
1880	6,868,084 97	4·50	7,594,144 88	751,513 49	6,842,631 39
1881	6,950,542 10	4·47	7,740,804 47	914,009 27	6,826,795 20
1882	6,770,439 44	4·42	7,668,552 89	1,001,192 96	6,667,359 93
1883	6,603,386 72	4·16	7,700,180 61	986,698 37	6,713,482 24
1884	7,384,986 23	4·06	9,419,482 19	1,997,035 51	7,422,446 68
1885	7,467,942 66	3·80	10,137,008 66	2,299,078 91	7,837,929 75
1886	8,987,202 79	4·02	9,682,928 87	990,886 69	8,692,042 18
1887	9,005,290 57	3·96	9,823,313 00	932,025 35	8,891,287 65
1888	9,341,603 30	3·99	10,148,931 97	1,305,392 25	8,843,539 72
1889	9,192,995 44	3·86	9,656,841 16	1,082,271 36	8,574,569 80
1890	8,904,944 61	3·75	9,584,136 74	1,077,228 14	8,506,908 60
1891	8,922,222 36	3·75	9,763,978 34	1,086,419 93	8,677,558 41
1892	8,891,734 98	3·68	9,806,888 45	1,150,166 51	8,656,722 30
1893	8,934,998 62	3·69	10,212,596 13	1,217,808 97	8,994,787 16
1894	9,073,694 30	3·69	10,466,294 44	1,336,046 94	9,130,247 50
1895	9,298,260 46	3·67	10,502,429 90	1,370,000 56	9,132,429 34
1896	9,466,607 06	3·66	10,645,663 27	1,443,003 84	9,202,659 43
1897	9,500,710 56	3·63	10,516,757 90	1,513,454 58	9,003,303 32
1898	9,319,860 61	3·52	10,855,111 84	1,590,447 91	9,264,661 93
1899	9,384,142 79	3·52	10,699,645 20	1,683,050 51	9,016,594 69
1900	9,409,665 42	3·54	10,807,954 65	1,784,833 79	9,023,120 86
1901	9,401,875 73	3·50	10,975,935 15	1,892,224 09	9,083,711 06
1902	9,389,776 40	3·45	11,068,139 17	2,020,953 04	9,047,186 13
1903	9,179,505 40	3·51	11,128,636 72	2,236,255 93	8,892,380 79
1904	9,064,270 89	3 47	10,630,115 05	2,105,031 41	8,525,082 64
1905	9,052,569 18	3·40	10,814,697 40	2,140,312 06	8,674,385 34
1906	9,324,702 60	3·49	6,712,771 14	1,235,746 06	5,477.025 08
1907 (9 mos)	8,724,548 21	3·30	10,973,596 88	1,925,569 07	9,048,027 81
1908	9,104,742 62	3·27	11,604,584 23	2,256,643 13	9,347,941 10
1909	11,041,838 74	3·40	13,098,160 61	2,807,464 94	10,290,695 67
1910	10,890,645 16	3·23	12,535,850 81	1,668,773 16	10,867,077 65
1911	11,390,409 01	3·35	12,259,396 56	1,281,317 41	10,978,079 15
1912	11,594,190 23	3·41	12,605,882 48	1,430,511 28	11,175,371 20
1913	10,397,234 19	3·30	12,893,504 95	1,964,541 33	10,928,963 62
1914	11,843,717 68	3·52	15,736,742 94	2,980,246 87	12,756,496 07
1915	12,981,579 11	2·89	21,421,584 86	3,358,210 13	18,063,374 73
1916	23,008,983 91	3·74	35,802,566 68	3.094,012 33	32,708,554 35
1917	36,605,343 26	4·16	47,845,584 51	4,466,724 13	43,378,860 38
1918	61,730,100 85	5·18			

EXPENDITURE on Railways, Canals, other Public Works, Dominion Lands, and the Provinces, and N.W.

Year.	Canals.	Canadian Pacific Railway.	Debts allowed to Provinces.	Dominion Lands.	Intercolonial and connected Railways Miscellaneous	Public Works.	Hudson Bay Railway.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1868	51,498 18				455,249 77	41,689 63	
1869	130,141 80				282,615 18	8,548 29	
1870					1,693,228 83		
1871		30,148 32			2,866,376 44		
1872	255,645 75	489,428 16	1,666,200 00		5,131,141 51	68,745 52	
1873	256,547 27	561,818 44	13,859,079 84		5,019,239 70	99,517 00	
1874	1,189,591 91	310,224 88	4,927,060 74		3,614,898 81	135,963 72	
1875	1,714,830 37	1,546,241 67			3,426,099 55	189,484 11	
1876	2,388,733 46	3,346,567 06			1,108,321 59	267,839 73	
1877	4,131,374 30	1,691,149 97			1,318,352 19	258,833 09	
1878	3,843,338 62	2,228,373 13			408,816 74	170,120 01	
1879	3,064,098 61	2,240,285 47			226,639 19	77,179 34	
1880	2,123,366 34	4,044,522 72			2,048,014 60	8,730 50	
1881	2,077,028 49	4,968,503 93		334,681 41	608,732 80	187,369 87	
1882	1,647,758 54	4,589,075 79		511,882 32	585,568 79	70,949 59	
1883	1,763,001 97	10,033,800 04		556,869 77	1,616,632 96	119,869 00	
1884	1,577,295 42	11,192,722 02	7,172,297 92	723,658 01	2,689,689 49	491,376 20	
1885	1,504,621 47	9,900,281 53	5,420 39	303,592 66	1,247,006 45	182,306 29	
1886	1,333,324 80	3,672,584 81	3,113,333 80	130,653 66	765,967 03	569,201 76	
1887	1,783,698 16	915,057 43		162,391 67	926,029 69	353,043 92	
1888	1,033,118 34	52,098 65		135,047 82	1,713,487 46	963,778 02	
1889	972,918 43	86,716 07		130,684 85	2,623,137 30	575,408 24	
1890	1,026,364 24	40,980 54		133,832 20	2,351,787 45	3,220,925 55	
1891	1,280,725 15	37 367 00		94,847 06	1,184,317 34	515,702 07	
1892	1,463,279 19	66,211 39		86,735 33	316,783 96	224,389 64	
1893	2,069,573 30	413,836 49		115,038 39	299,080 95	181,877 63	
1894	3,027,164 19	146,539 87		149,146 58	439,209 14	102,058 94	
1895	2,452,273 65	49,209 77		99,842 25	327,605 06	102,392 80	
1896	2,258,778 97	65,669 49		82,184 15	260,395 54	114,825 58	
1897	2,348,636 91	14,054 50		91,411 86	199,569 81	129,237 76	
1898	3,207,249 79	692 17		127,504 71	252,756 80	364,017 72	
1899	3,899,877 31	8,418 53	267,026 43	151,212 68	1,081,929 74	385,094 32	
1900	2,639,564 93	236 11		199,470 09	3,255,348 29	1,089,827 29	
1901	2,360,569 89	8,978 87		269,060 90	3,633,836 57	1,006,983 39	
1902	2,114,689 88	448 70		370,837 97	4,626,841 05	2,190,125 09	
1903	1 823,273 61			449,542 20	2,254,266 68	1,268,004 51	
1904	1,880,787 20	33,076 39		748,855 23	1,879,566 29	1,334,396 45	
1905	2,071,593 72			794,409 83	†4,755,577 86	1,642,042 15	
1906	1,552,121 21			599,780 01	3,765,170 90	2,359,528 50	
1907 (9m)	887,838 61			526,582 61	1,512,490 55	1,797,871 16	
1908	1,723,156 07	600 00		768,243 94	4,369,737 71	2,969,049 08	
1909	1,873.868 45	937 77		797,746 74	3,874,480 22	2,832,295 29	92,427 83
1910	1,650,706 64			785,157 52	1,278,409 45	4,514,605 59	53,042 63
1911	2,349,474 59	2,918 35		— 5,508 50	763,833 14	3,742,717 44	184,149 81
1912	2,560,938 11				1,710,448 56	4,116,385 05	159,632 00
1913	2,259,257 45				§2,406,987 53	6,957,514 57	1,099,063 15
1914	2,829,661 34				4,347,999 88	10,100,016 73	4,498,717 25
1915	5,490,796 03				6,914,976 65	11,049,029 98	4,773,743 99
1916	6,170,952 70				7,861,899 00	8,471,228 91	4,887,131 77
1917	4,304,589 09				4,873,031 85	7,838,115 72	2,604,279 94
1918	1,781,957 07					6,347,200 72	1,879,699 00
	104,201,651 52	62,789,776 09	31,010,419 12	10,425,395 92	111,164,584 04	90,967,413 46	20,231,887 37

* Including $2,725,504.10 for the improvement of the St. Lawrence, spent during the previous years by Montreal Harbour Commission.

† Including $17,955.93, cost of new car for the Governor General.

‡ " 38,582.89, " " "

§ " 15,000.00, " " "

SESSIONAL PAPER No. 2

Militia, chargeable to Capital, the Canadian Pacific Railway, Debts allowed to Territories Expenditure.

Quebec Bridge.	National Trans-continental Railway.	Prince Edward Island Railway.	Northwest Territoires.	Militia.	Canadian Government Railways.	Total.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
						548,437 58
			19,113 13			440,418 40
			1,821,887 35			3,515,116 18
			773,871 75			3,670,396 51
			241,888 85			7,853,049 79
			63,238 92			19,859,441 17
						10,177,740 06
		46,086 63				6,922,742 38
		42,546 10				7,154,007 94
		200,000 00				7,599,709 55
		6,551 86				6,657,200 36
		40,129 05				5,648,331 66
		16,539 82				8,241,173 98
						8,176,316 50
		402 03				7,405,637 06
		57,186 02				14,147,359 76
		130,663 38				23,977,702 44
		76,956 56				13,220,185 35
		4,668 33				9,589,734 19
		5,800 00	293,917 79			4,439,938 72
			539,929 87			4,437,460 16
			31,448 77			4,420,313 66
			4,773 10			*6,778,663 08
			2,901 42			3,115,860 04
		8,300 49	— 1,243 22			2,164,456 78
			8,910 84			3,088,317 60
			— 1,149 05			3,862,969 67
			— 833 13			3,030,490 40
			— 542 52	1,000,000 00		3,781,311 21
			3,284 64	745,964 75		3,523,160 23
		17,541 88	— 1,272 03	173,740 32		4,142,231 36
		22,000 00	— 1,853 41	387,810 16		6,201,515 76
		53,546 02	— 1,472 69	230,850 51		7,467,370 55
		280,173 93	— 1,631 63	135,884 79		7,693,856 71
		475,997 94	— 1,543 31	299,697 43		10,077,094 75
		829,414 18	— 3,040 43	428,223 40		7,049,684 15
	6,249 40	698,877 47	— 2,616 52	1,299,910 11		7,879,102 02
	778,491 28	591,412 65	— 2,477 91	1,299,964 42		11,931,014 00
	1,841,269 95	496,124 89	— 1,766 68	1,299,875 65		11,912,104 43
	5,537,867 50	91,210 52	— 1,352 16	975,282 87		11,327,791 66
	18,910,253 58	390,961 83	— 910 91	1,297,904 65		30,428,995 95
6,424,781 00	24,892,351 23	561,206 90	— 1,044 72	1,243,071 54		42,592,122 25
— 100,000 00	19,968,064 31	206,396 97	— 650 01	1,299,970 27		29,655,703 37
227,563 40	23,487,986 19	94,320 56	— 33,688 23			30,813,766 75
1,153,778 27	21,110,352 05	128,041 91				30,939,575 95
1,512,825 96	13,767,011 44	103,001 03				27,205,661 13
2,604,105 61	12,670,100 17	129,574 95				37,180,175 93
2,816,305 10	9,831,937 58	570,530 70				41,447,320 03
2,746,813 70	7,078,451 69	1,350,472 73				38,566,950 50
2,733,677 00	3,916,586 20	609,751 71				26,880,031 51
931,278 01	— 828,111 02				32,999,879 85	43,111,903 63
21,051,128 05	162,968,861 55	8,336,389 04	3,746,077 87	12,118,150 87	32,999,879 85	671,951,614 75

STATEMENT accounting for the Increase of Debt from July 1, 1867, to March 31, 1918.

Year.	ITEMS WHICH INCREASE THE DEBT.				
	War.	Railways, Canals, Canadian Pacific Railway and other Public Works.	Dominion Lands.	Consolidated Fund Transfers.	Railway Subsidies including Quebec Railway Subsidy.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1868		548,437 58		37,157 98	
1869		421,305 27		429,663 24	
1870		1,693,228 83		155,988 18	
1871		2,896,524 76			
1872		5,944,960 94		223,456 13	
1873		5,937,122 41		5,718 48	
1874		5,250,679 32		4,018 90	
1875		6,922,742 33		40,300 37	
1876		7,154,007 94		110 75	
1877		7,599,709 55		28,750 68	
1878		6,657,200 36		372,650 65	
1879		5,648,331 66			
1880		8,241,173 98			
1881		7,841,635 09	334,681 41	117,771 74	
1882		6,893,754 74	511,882 32	201,884 75	
1883		13,590,489 99	556,869 77	21,368 75	
1884		16,081,746 51	723,658 01	12,481 23	208,000 00
1885		12,911,172 30	303,592 66		403,245 00
1886		6,345,746 73	130,653 66	*10,220,180 21	2,701,249 00
1887		3,983,629 26	162,391 67		1,406,533 00
1888		6,487,986 57	135,047 82	155,623 07	1,027,941 92
1889		4,258,180 04	130,684 85	10,517 34	846,721 83
1890		3,914,553 68	133,832 20	44,946 56	1,678,195 72
1891		3,018,111 56	94,847 06	33,377 69	1,265,705 87
1892		2,078,964 67	86,735 33	971,027 91	1,248,215 93
1893		2,964,368 37	115,038 39	12 18	811,394 07
1894		3,714,972 14	149,146 58		1,229,885 10
1895		2,931,481 28	99,842 25	94 67	1,310,549 10
1896		2,699,669 58	82,184 15	137,185 19	†3,228,745 49
1897		2,682,498 98	91,411 80	682,880 52	416,955 30
1898		3,842,258 36	127,504 71	12,834 94	1,414,934 78
1899		5,397,320 10	151,212 68	230,758 46	3,201,220 05
1900		7,038,522 64	199,470 09	1,547,623 74	725,720 35
1901		7,290,542 65	269,060 90	908,681 42	2,512,328 86
1902		9,408,102 66	370,837 97	1,038,830 83	2,093,939 00
1903		6,174,958 98	449,542 20	1,555,712 66	1,463,222 34
1904		5,832,953 20	748,855 23	‡6,522,016 58	2,046,878 45
1905		9,839,117 66	794,409 83	2,233,897 97	1,275,629 53
1906		10,014,215 45	599,780 01	2,400,504 21	1,637,574 37
1907 (9 m.)		9,827,278 34	526,582 61	1,580,515 16	1,324,889 30
1908		28,363,758 27	768,243 94	2,787,354 21	2,037,629 30
1909		40,552,348 69	797,746 74	3,143,749 14	1,785,887 39
1910		27,571,225 59	785,157 52	2,570,991 22	2,048,097 05
1911		30,852,863 38		1,657,107 43	1,284,892 04
1912		30,939,575 95		6,099,543 56	859,400 25
1913		27,205,661 13		210,495 26	4,935,507 35
1914		37,180,175 93		232,100 77	19,036,236 77
1915	60,750,476 01	41,447,320 03		274,655 88	5,191,507 48
1916	166,197,755 47	38,566,950 50		26,341 65	1,400,171 42
1917	306,488,814 63	26,880,031 51		516,443 81	959,583 88
1918	343,836,801 98	43,111,903 63		201,036 09	720,404 75
	877,273,848 09	614,651,471 07	10,430,904 42	49,658,362 16	75,738,092 04

* Land returned by C P.R. for $10,189,521.33. †Quebec Ry. Subsidy, on which interest is paid $2,394,000. ‡ Prov. Account, Ontario and Quebec, $5,397,503.13.

SESSIONAL PAPER No. 2

STATEMENT accounting for the Increase of Debt from July 1, 1867, to March 31, 1918—*Continued.*

Year.	ITEMS WHICH INCREASE THE DEBT—*Con.*				
	Expenses of and Discount on Loans.	Deficits.	Territories.	Allowance to Provinces.	Militia.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1868					
1869			19,113 13		
1870			1,821,887 35		
1871			773,871 75		
1872			241,888 85	1,666,200 00	
1873			63,238 92	13,859,079 84	
1874	2,212,796 80			4,927,060 74	
1875	315,653 65				
1876	1,360,233 70	1,900,785 06			
1877	12,762 34	1,460,027 66			
1878	676,225 30	1,128,146 37			
1879	949,947 68	1,937,999 42			
1880		1,543,227 76			
1881					
1882					
1883					
1884	2,554,971 61			7,172,297 92	
1885	502,587 06	2,240,058 90		5,420 39	
1886	314,792 86	5,834,571 87		3,113,333 80	
1887			293,917 79		
1888		810,031 26	539,929 87		
1889	1,322,810 47		31,448 77		
1890			4,773 10		
1891	34,696 63		2,901 42		
1892	1,122,541 52		—1,243 22		
1893	139,951 16		8,910 84		
1894	330,353 60	1,210,332 45	—1,149 05		
1895	399,199 22	4,153,875 58	—833 13		
1896		330,551 31	—542 52		1,000,000 00
1897		519,981 44	3,284 64		745,964 75
1898	930,482 25		—1,272 03		173,740 32
1899	3,786 87		—1,853 41	267,026 43	387,810 16
1900			—1,472 69		230,850 51
1901			—1,631 63		135,884 79
1902			—1,534 31		299,697 43
1903			—3,040 43		428,223 40
1904	184,783 21		—2,616 52		1,299,910 11
1905	40,614 58		—2,477 91		1,299,964 42
1906	84,784 00		—1,766 68		1,299,875 65
1907 (9 mos.)			—1,352 16		975,282 87
1908	682,337 91		—910 91		1,297,904 65
1909	1,854,488 41		—1,044 72		1,243,071 54
1910	1,608,584 93		—650 01		1,299,970 27
1911	1,292,089 29		—33,688 23		
1912	1,082,121 67				
1913	45,152 63				
1914	2,408,061 17				
1915	4,911,360 39	2,449,724 81			
1916	3,160,556 55				
1917	14,758,901 22				
1918	10,505,750 63				
	55,803,379 31	25,519,313 89	3,746,077 87	31,010,419 12	12,118,150 87

STATEMENT accounting for the Increase of Debt from July 1, 1867, to March 31, 1918—*Continued.*

Year.	Gross Increase of Debt.	Items which decrease the Debt—*Con.*		
		Sinking Funds.	Surplus.	Consolidated Fund Transfers.
	$ cts.	$ cts.	$ cts.	$ cts.
1868	585,595 56	355,266 66	201,835 53	
1869	870,081 64	426,806 66	341,090 52	
1870	3,671,104 36	126,533 33	1,166,716 07	27,431 71
1871	3,670,396 51	421,666 24	3,712,479 09	39,475 98
1872	8,076,505 92	470,606 67	3,125,344 86	
1873	19,865,159 65	407,826 62	1,638,821 53	156,121 90
1874	10,181,758 96	513,920 00	888,775 79	6,962 36
1875	9,175,839 50	555,773 32	935,644 00	
1876	9,370,557 40	822,953 32		4,468 22
1877	10,448,721 59	896,440 00		†867,486 44
1878	8,170,759 72	1,012,753 35		28,233 26
1879	8,262,556 38	1,131,296 17		‡4,503,142 76
1880	10,734,349 42	1,215,807 96		57,140 21
1881	8,294,088 24	1,217,153 33	4,132,743 12	
1882	7,607,521 81	1,226,205 80	6,316,351 94	54,637 21
1883	14,168,728 51	1,290,153 33	7,064,492 35	
1884	26,753,155 28	1,350,500 00	754,255 48	
1885	16,366,076 31	1,563,194 84		22,938 06
1886	28,660,528 13	1,606,270 77		
1887	5,846,471 72	1,592,952 62	97,313 09	537 66
1888	9,155,660 51	1,939,077 79		
1889	6,600,363 30	1,736,644 34	1,865,035 47	
1890	5,776,301 26	1,887,237 20	3,885,893 94	
1891	4,449,640 23	1,938,078 57	2,235,742 92	
1892	5,506,242 14	2,027,860 79	155,977 42	
1893	4,039,675 01	2,095,513 89	1,354,555 95	
1894	6,633,540 82	2,131,360 81		190 14
1895	8,894,208 97	2,002,311 36		
1896	7,477,793 20	2,055,287 52		
1897	5,142,977 49	2,101,813 80		
1898	6,500,483 33	2,359,968 55	1,722,712 33	
1899	9,637,281 34	2,482,484 65	4,837,749 00	
1900	9,740,714 64	2,465,639 84	8,054,714 51	
1901	11,114,866 99	2,480,336 90	5,648,333 29	
1902	13,209,864 58	2,569,380 59	7,291,398 06	
1903	10,068,619 15	2,620,588 46	14,345,166 17	§ 3,324,965 27
1904	16,632,780 26	2,315,066 41	15,056,984 12	
1905	15,481,156 08	2,261,618 27	7,863,089 81	
1906	16,034,967 01	2,317,436 74	12,898,719 12	
1907 (9 mos.)	14,233,196 12	1,177,146 71	16,427,167 20	
1908	35,936,317 37	2,234,263 27	19,413,054 22	
1909	49,376,247 19	1,922,525 20	1,029,171 97	455,130 69
1910	35,883,376 57	1,441,030 96	22,091,963 81	12,114 64
1911	35,053,263 91	1,203,416 40	30,006,211 46	64,621 85
1912	38,980,641 43	1,156,456 16	37,946,776 59	
1913	32,396,816 37	1,384,285 36	56,630,366 04	
1914	58,856,574 64	1,371,428 61	35,789,921 57	
1915	115,025,044 60	1,645,811 53		
1916	209,351,775 59	1,773,021 11	41,797,111 37	1,555 30
1917	349,603,775 05	1,471,697 50	84,101,950 77	
1918	398,375,897 08	3,183,492 66	82,494,639 72	
	1,755,950,018 84	79,956,362 94	545,320,270 20	9,627,153 66

† Northern Railway composition. ‡ Fishery award, $4,490,882.64. § Province accounts, Ontario and Quebec, $3,305,450.24.

SESSIONAL PAPER No. 2

STATEMENT accounting for the Increase of Debt from July 1, 1867, to March 31, 1918—*Continued.*

Year.	ITEMS WHICH DECREASE THE DEBT—*Con.*			Gross Decrease of Debt.	Net Increase of Debt.
	Receipts from Premiums on Loans.	Dominion Lands.	Refunds from Sales of Public Works. (Capital.)		
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1868				557,102 19	28,493 37
1869				767,897 18	102,184 46
1870				1,320,681 11	2,350,423 25
1871				4,173,621 31	—503,224 80
1872				3,595,951 53	4,480,554 39
1873			1,000 00	2,203,770 05	17,661,389 60
1874	287,814 46		7,783 57	1,705,256 18	8,476,502 78
1875			1,008 58	1,492,425 90	7,683,413 60
1876				827,421 54	8,543,136 06
1877			1,000 00	1,764,926 44	8,683,794 95
1878			3,012 23	1,043,998 84	7,126,760 88
1879				5,634,438 93	2,628,117 45
1880				1,272,948 17	9,461,401 25
1881				5,349,896 45	2,944,191 79
1882		1,744,456 48		9,341,651 43	—1,734,129 62
1883		1,009,019 15		9,363,664 83	4,805,063 68
1884	1,627 50	951,636 50		3,058,019 48	23,695,135 80
1885	140,483 33	393,618 20		2,120,234 43	14,245,841 88
1886	126,046 63	176,795 78		1,909,113 18	26,751,414 95
1887				1,690,803 37	4,155,668 35
1888				1,939,077 79	7,216,582 72
1889				3,601,679 81	2,998,683 49
1890				5,773,131 14	3,170 12
1891				4,173,821 49	275,818 74
1892				2,183,838 21	3,322,403 93
1893			40,000 00	3,490,069 84	549,605 17
1894				2,131,550 95	4,501,989 87
1895				2,002,311 36	6,891,897 61
1896				2,055,287 52	5,422,505 68
1897				2,101,813 80	3,041,163 69
1898				4,082 680 38	2,417,802 45
1899				7,320,233 65	2,317,047 69
1900				10,520,354 35	—779,639 71
1901				8,128,670 19	2,986,196 80
1902				9,860,778 65	3,349,085 93
1903				20,290,719 90	—10,222,100 75
1904				17,372,050 53	—739,270 27
1905				10,124,708 08	+5,356,448 00
1906				15,216,155 86	+818,811 15
1907 (9 mos.)				17,604,313 91	—3,371,117 79
1908				21,647,317 49	+14,288,999 88
1909				3,406,827 86	+45,969,419 33
1910				23,545,109 41	+12,338,267 16
1911		5,508 50		31,279,758 21	†3,773,505 70
1912				39,103,232 75	—122,591 32
1913				58,014,651 40	—25,617,835 03
1914				37,161,350 18	+21,695,224 46
1915				1,645,811 53	+113,379,233 07
1916				43,571,687 78	+165,780,087 81
1917				85,573,648 27	+264,030,126 78
1918				85,678,132 38	+312,697,764 70
	555,971 92	4,281,034 61	53,804 38	639,794,597 71	1,116,155,421 13

STATEMENT of the Business of the Post Office Saving Bank, Canada,

PERIOD.	Number of Post Office Savings Banks at close of period.	Number of deposits received during period.	Total amount of deposits received during period.	Average amount of each deposit received during period.	Amount of depositors' accounts transferred from Dominion Government Savings bank during period.	Number of withdrawals during period.
			$ cts.	$ cts.	$ cts.	
Three months ending June 30, 1868	81	3,247	212,507 00	65 44	.....	166
Year ended June 30, 1869	213	16,653	927,885 00	55 71	.....	4,787
" " 1870	226	24,994	1,347,901 00	53 93	.....	9,478
" " 1871	230	33,256	1,917,576 00	57 66	.....	15,148
" " 1872	235	39,489	2,261,631 00	57 27	.....	20,154
" " 1873	239	44,413	2,306,918 00	51 94	.....	23,800
" " 1874	266	45,329	2,340,284 00	51 63	.....	25,814
" " 1875	268	42,508	1,942,346 00	45 69	.....	25,954
" " 1876	279	38,647	1,726,204 00	44 66	.....	24,152
" " 1877	287	36,126	1,521,000 00	42 10	.....	22,484
" " 1878	295	40,097	1,724,371 00	43 00	.....	21,944
" " 1879	297	43,349	1,973,243 00	45 52	.....	23,226
" " 1880	297	56,031	2,720,216 00	48 55	.....	26,716
" " 1881	304	71,747	4,175,042 00	58 19	.....	28,510
" " 1882	308	97,380	6,435,989 00	66 09	.....	35,859
" " 1883	330	109,489	6,826,266 00	62 35	.....	45,253
" " 1884	343	109,388	6,441,439 00	58 88	.....	56,026
" " 1885	355	116,576	7,098,459 00	60 89	.....	59,714
" " 1886	392	126,322	7,645,227 00	60 52	.....	62,205
" " 1887	415	143,076	8,272,041 00	57 81	.....	65,853
" " 1888	433	155,978	7,722,330 00	49 51	217,385 10	78,229
" " 1889	463	166,235	7,926,634 00	47 67	1,085,979 72	84,572
" " 1890	494	154,678	6,599,896 00	42 67	167,501 53	90,151
" " 1891	634	147,672	6,500,372 00	44 02	389,169 28	84,963
" " 1892	642	145,423	7,056,002 00	48 52	.....	77,381
" " 1893	673	148,868	7,708,888 00	51 78	.....	73,361
" " 1894	699	145,960	7,524,286 00	51 55	218,173 60	84,941
" " 1895	731	143,685	7,488,028 00	52 11	493,889 23	85,588
" " 1896	755	155,398	8,138,947 00	52 37	449,981 61	87,221
" " 1897	779	161,151	8,223,000 00	51 02	1,856,474 31	91,398
" " 1898	814	179,814	9,183,693 00	51 07	786,868 48	94,532
" " 1899	838	174,658	8,310,630 00	47 58	.....	95,090
" " 1900	847	201,262	10,448,485 00	51 91	141,171 82	92,713
" " 1901	895	212,217	11,091,099 00	52 26	.....	102,083
" " 1902	915	219,678	11,382,035 00	51 81	415,507 96	105,946
" " 1903	934	231,619	12,060,825 00	52 07	.....	104,393
" " 1904	961	235,043	11,737,940 00	49 94	.....	108,237
" " 1905	989	223,281	10,504,430 00	47 04	252,773 93	110,157
" " 1906	1,011	233,803	10,805,458 00	46 21	559,593 31	106,923
9 months ended March 31, 1907	1,043	186,916	8,803,503 00	47 09	1,216,168 80	79,338
Year ended March 31, 1908	1,084	242,386	12,293,274 17	50 71	59,243 71	116,435
" " 1909	1,102	199,884	9,415,569 29	47 10	.....	115,048
" " 1910	1,133	190,510	8,816,511 71	46 28	.....	96,413
" " 1911	1,151	203,196	9,957,016 17	49 00	.....	90,664
" " 1912	1,172	225,316	11,054,877 19	49 06	223,831 24	95,829
" " 1913	1,212	230,263	11,299,963 88	49 07	.....	96,835
" " 1914	1,250	236,260	11,346,459 39	48 02	140,318 64	104,917
" " 1915	1,269	183,515	10,154,189 07	55 33	.....	104,816
" " 1916	1,289	173,456	8,539,742 07	49 23	295,100 47	77,985
" " 1917	1,312	205,050	11,974,434 11	58 39	.....	68,254
" " 1918	1,318	162,921	11,791,966 66	72 38	91,649 09	78,259

year by year, from April 1, 1868, to March 31, 1918.

Total amount withdrawn during period.	Average amount of each withdrawal during period.	Number of accounts opened during period.	Number of depositors' accounts transferred from Dominion Government Savings Bank during period.	Number of accounts closed during period.	Number of accounts remaining open at close of period.	Interest allowed to depositors.	Total amount standing to the Credit of all Open Accounts, inclusive of interest allowed at close of period.	Average amount standing to credit to each Open Account at close of period.
$ cts.	$ cts.					$ cts.	$ cts.	$ cts.
8,857 48	53 35	2,146	.....	44	2,102	939 37	204,588 89	97 33
296,754 35	61 99	6,429	.....	1,319	7,212	21,094 72	856,814 26	118 80
664,555 51	70 11	7,823	.....	2,857	12,178	48,689 08	1,588,848 83	130 41
1,093,438 86	72 10	9,424	.....	4,449	17,153	84,273 68	2,497,259 65	145 59
1'778,565 19	81 33	10,846	.....	6,940	21,059	116,174 55	3,096,500 01	147 04
2'323,299 32	86 91	11,995	.....	9,528	23,526	126,932 88	3,207,051 57	136 32
2'468,643 42	86 04	12,048	.....	10,606	24,968	126,273 31	3,204,965 46	128 36
2'341,979 04	82 88	10,516	.....	11,190	24,294	120,758 06	2,926,090 48	120 44
2'021,457 97	77 11	10,218	.....	10,097	24,415	110,116 08	2,740,952 59	112 27
1'726,082 98	70 49	8,971	.....	9,312	24,074	104,067 86	2,639,937 47	109 60
1'713,658 73	70 55	10,058	.....	8,597	25,535	103,834 29	2,754,484 03	107 87
1'733,448 79	66 07	10,755	.....	8,845	27,445	110,912 56	3,105,190 80	113 14
2'015,813 16	69 89	14,407	.....	10,487	31,365	136,075 47	3,945,669 11	125 80
2'097,389 15	73 56	18,731	.....	10,491	39,605	184,904 81	6,208,226 77	156 75
3'461,619 31	96 53	25,778	.....	13,920	51,463	291,065 07	9,473,661 53	184 08
4'730,995 39	104 54	27,127	.....	17,531	61,059	407,305 17	11,976,237 31	196 13
5'649,611 13	100 84	26,562	.....	20,939	66,682	477,487 46	13,245,552 64	198 63
5'793,031 84	97 01	27,591	.....	20,951	73,322	539,560 51	15,090,540 31	205 81
6'183,470 60	99 40	29,103	.....	21,555	80,870	607,075 38	17,159,372 09	212 18
6'626,067 51	100 62	31,874	.....	22,585	90,159	692,404 57	19,497,750 15	216 26
7'514,071 78	96 05	37,515	723	26,704	101,693	765,639 15	20,689,032 62	203 44
7'532,145 56	89 06	38,049	2,962	29,581	113,123	841,921 79	23,011,422 57	203 41
8'575,041 98	95 12	32,127	570	33,499	112,321	786,875 37	21,990,653 49	195 78
7'875,977 57	92 67	29,791	1,124	32,006	111,230	734,430 89	21,738,648 09	195 44
7'230,839 14	93 44	28,943	.....	29,368	110,805	734,590 70	22,298,401 65	201 24
6'631,578 97	90 39	29,502	.....	26,032	114,275	777,482 98	24,153,193 66	211 36
7'473,585 46	87 98	29,116	662	27,033	117,020	835,800 34	25,257,868 14	215 84
7'310,291 97	85 41	27,998	1,647	26,037	120,628	876,049 07	26,805,542 47	222 22
7'406,066 13	84 91	30,100	1,959	26,245	126,442	944,524 73	28,932,929 68	228 82
7'656,086 64	83 76	30,236	5,722	26,663	135,737	1,024,511 74	32,380,829 09	238 55
8'853,178 42	93 65	33,722	2,279	29,449	142,289	982,725 62	34,480,937 77	242 47
9'021,862 56	94 88	30,172	.....	30,320	142,141	1,001,899 96	34,771,605 17	244 62
8'903,505 46	96 03	37,596	587	29,337	150,987	1,049,699 27	37,507,455 80	248 41
9'774,694 62	95 75	38,685	.....	32,304	157,368	1,126,952 44	39,950,812 62	253 87
10,617,070 50	100 21	38,886	712	34,205	162,761	1,188,924 83	42,320,209 91	260 01
1,379,756 94	109 01	39,786	.....	35,524	167,023	1,254,048 96	44,255,326 93	264 96
11,883,127 70	109 79	38,925	.....	37,376	168,572	1,309,567 05	45,419,706 28	269 44
12,129,101 23	110 11	35,376	572	39,002	165,518	1,320,511 70	45,368,320 68	274 09
12,324,529 26	115 26	37,681	879	39,536	164,542	1,328,205 78	45,736,488 51	276 75
9,330,766 39	117 35	30,282	3,310	30,849	167,285	1,027,833 83	47,453,227 75	283 66
13,610,865 95	116 89	42,530	279	44,403	165,691	1,369,404 60	47,564,284 28	287 07
13,132,239 00	114 14	31,611	.....	41,407	155,895	1,342,869 64	45,193,484 21	289 88
11,699,649 54	121 35	29,661	.....	36,663	148,893	1,279,011 04	43,586,357 42	292 73
11,470,360 24	126 51	34,639	.....	36,054	147,478	1,257,565 84	43,330,579 19	291 93
12,303,688 13	128 39	33,796	600	38,955	147,919	1,258,164 84	43,563,764 33	294 51
13,389,966 01	138 28	40,120	.....	42,005	146,034	1,255,179 63	42,728,941 83	292 59
13,842,924 98	131 94	41,917	343	44,574	143,320	1,218,491 69	41,591,286 57	290 20
12,925,606 20	123 31	34,506	.....	42,349	135,477	1,175,536 96	39,995,406 40	295 22
9,981,914 13	128 00	27,988	1,050	30,170	134,345	1,160,082 89	40,008,417 70	297 80
10,606,900 87	155 40	29,481	.....	28,684	135,142	1,206,527 65	42,582,478 59	315 09
14,427,194 11	184 35	21,156	166	30,563	125,735	1,247,414 45	41,283,478 84	328 84

STATEMENT of the Balance at Credit of Depositors in the Dominion Government Savings Banks, on the 1st April, 1918.

Agency.	Balance on 1st April, 1917.	Deposits, 1st April, 1917 to 31st March, 1918.	Interest added, 1917-1918.	Total.	Withdrawals, 1st April, 1917 to 31st March, 1918.	Balance on 1st April, 1918.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.
Nova Scotia:—						
Barrington...	119,174 36	5,394 79	3,283 53	127,852 68	22,822 67	105,030 01
Guysboro	121,483 18	10,685 06	3,246 90	135,415 14	37,266 18	98,148 96
Halifax	2,567,571 87	386,962 61	73,387 99	3,027,922 47	612,540 20	2,415,382 27
Kentville.....	247,473 26	41,688 00	7,160 58	296,321 84	54,574 29	241,747 55
Lunenburg...	441,877 65	60,843 00	12,945 07	515,665 72	74,716 34	440,949 38
Port Hood...	86,028 51	3,349 00	2,376 21	91,753 72	17,624 36	74,129 36
Shelburne....	231,703 03	37,508 19	6,803 47	276,014 69	52,254 76	223,759 93
Sherbrooke ..	102,622 00	8,654 31	2,755 35	114,031 66	32,962 08	81,069 58
Wallace *....	141,040 44	11,467 00	692 80	153,200 24	153,200 24	
	4,058,974 30	566,551 96	112,651 90	4,738,178 16	1,057,961 12	3,680,217 04
New Brunswick:						
Newcastle. ...	273,953 69	15,962 00	7,837 55	297,753 24	58,550 93	239,202 31
St. John.. ...	5,480,622 00	719,902 49	152,391 11	6,352,915 60	1,627,416 75	4,725,498 85
	5,754,575 69	735,864 49	160,228 66	6,650,668 84	1,685,967 68	4,964,701 16
Prince Edward Island:—						
Charlottetown	2,037,262 16	409,147 84	58,338 38	2,504,748 38	628,688 82	1,876,059 56
Manitoba:—						
Winnipeg.. ..	583,032 18	51,772 00	16,452 18	651,256 36	127,168 61	524,087 75
British Columbia:—						
Victoria.....	1,199,765 69	285,132 99	34,479 73	1,519,378 41	387,160 74	1,132,217 67
Recapitulation	13,633,610 02	2,048,469 28	382,150 85	16,064,230 15	3,886,946 97	12,177,283 18

* Wallace $91,649.00 transferred to Post Office Savings Bank, December, 1917.

SAVINGS BANKS.

GENERAL RECAPITULATION.

Year.	Deposits	Interest allowed.	Total.	Withdrawals.	Increase or Decrease of Deposits over Withdrawals.	Total.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867-68....	505,501 34	67,017 02	572,518 36	306,757 32	+ 265,761 04	572,518 36
1868-69...	1,251,023 02	90,622 76	1,341,645 78	578,114 48	+ 763,531 30	1,341,645 78
1869-70....	1,810,382 20	125,816 70	1,936,198 90	976,119 22	+ 960,079 68	1,936,198 90
1870-71....	2,474,244 90	172,530 51	2,646,775 41	1,488,897 38	+ 1,157,878 03	2,646,775 41
1871 72....	2,385,337 80	217,009 98	3,602,347 78	2,920,911 16	+ 681,436 62	3,602,347 78
1872-73....	4,749,835 35	220,824 60	4,970,659 95	4,056,171 52	+ 914,488 43	4,970,659 95
1873-74....	5,797,913 98	280,764 33	6,078,678 31	5,033,639 44	+ 1,045,038 87	6,078,678 31
1874-75....	5,512,634 77	298,654 00	5,811,288 77	5,850,360 40	— 39,079 63	5,811,288 77
1875-76....	4,948,876 44	288,688 35	5,237,564 79	5,364,627 90	— 127,063 11	5,237,564 79
1876-77....	5,432,575 72	294,224 25	5,726,799 97	5,300,287 23	+ 426,512 74	5,726,799 97
1877-78....	7,090,729 04	236,650 50	7,427,379 54	6,400,997 02	+ 1,026,382 52	7,427,379 97
1878-79....	6,522,533 26	353,577 84	6,876,111 10	6,165,441 25	+ 710,669 85	6,876,111 10
1879-80....	7,960,411 41	404,803 55	8,365,214 96	6,519,941 98	+ 1,845,272 98	8,365,214 96
1880-81....	10,669,681 76	508,778 66	11,178,460 42	6,394,744 60	+ 4,783,715 82	11,178,460 42
1881-82....	13,526,422 53	703,013 68	14,229,436 21	8,267,449 52	+ 5,931,989 69	14,229,436 21
1882-83....	13,893,656 13	912,692 87	14,806,349 00	10,355,903 14	+ 4,450,445 86	14,806,349 00
1883-84....	13,249,070 97	1,054,239 93	14,303,216 90	11,304,781 61	+ 2,998,429 29	14,303,210 90
1884-85....	14,268,938 60	1,185,267 52	15,454,206 12	11,692,666 57	+ 3,761,539 55	15,454,206 12
1885-86....	15,158,295 74	1,335,620 56	16,493,916 30	12,299,178 81	+ 4,194,737 49	16,493,916 30
7886-87....	14,406,952 41	1,487,569 36	15,894,521 77	12,236,060 28	+ 3,658,461 49	15,894,521 77
1887-88....	11,480,859 02	1,578,987 86	13,059,846 88	12,521,064 02	+ 538,782 86	13,059,846 88
1888-89....	12,657,802 14	1,619,221 95	14,277,024 09	12,691,724 64	+ 1,585,299 45	14,277,024 09
1889-90....	9,854,332 98	1,475,292 36	11,329,625 34	13,273,517 98	— 1,943,892 64	11,329,625 34
1890-91....	9,748,075 60	1,348,525 26	11,096,600 86	12,709,039 74	— 1,612,438 88	11,096,600 86
1891-92....	10,211,345 75	1,320,580 00	11,531,925 75	11,402,404 28	+ 129,521 47	11,531,925 75
1892-93....	11,118,981 12	1,365,802 44	12,484,783 56	10,164,673 17	+ 2,320,110 39	12,484,783 56
1893-94....	11,142,915 78	1,437,220 20	12,580,135 98	11,393,781 68	+ 1,186,354 30	12,580,135 98
1894-95....	11,224,195 15	1,470,332 34	12,694,527 49	11,280,040 96	+ 1,414,486 53	12,694,527 49
1895-96....	11,882,300 06	1,542,969 78	13,425,276 84	11,076,457 11	+ 2,348,819 73	13,425,276 84
1896-97....	13,296,655 33	1,622,061 80	14,888,147 13	12,752,489 99	+ 2,135,657 14	14,888,147 13
1897-98....	12,675,551 49	1,446,038 90	14,121,630 39	12,945,487 13	+ 1,176,143 26	14,121,630 39
1898-99 ...	10,825,027 81	1,451,066 34	12,276,094 15	12,145,497 68	+ 130,596 47	12,276,094 15
1899-1900..	13,374,238 26	1,502,099 10	14,876,337 36	11,970,330 41	+ 2,906,006 95	14,876,337 36
1900-01....	13,972,573 71	1,589,761 05	15,562,334 76	12,663,100 10	+ 2,899,234 66	15,562,334 76
1901-02....	14,769,126 15	1,662,258 32	16,431,384 47	14,042,354 83	+ 2,389,029 64	16,431,384 47
1902-03....	12,112,964 90	1,729,292 81	16,841,987 71	14,508,845 16	+ 2,333,142 55	16,841,987 71
1903-04....	14,617,733 27	1,792,799 45	16,410,532 72	15,023,212 07	+ 1,387,320 65	16,410,532 72
1904-05 ...	13,574,470 62	1,809,833 91	15,384,304 53	15,525,297 78	— 140,993 25	15,384,304 53
1905-06....	14,109,869 11	1,801,487 05	15,911,356 16	16,017,630 73	— 106,274 57	15,911,356 16
1906-07 .. (9 mos.)	12,000,958 19	1,361,700 16	13,362,658 35	12,731,468 56	+ 631,189 79	13,362,658 35
1907-08....	14,809,848 04	1,805,943 56	16,615,791 60	16,576,448 17	+ 39,343 43	16,615,791 60
1908-09....	11,490,048 66	1,773,989 64	13,264,038 30	15,906,273 27	— 2,642,234 97	13,264,038 30
1909-10....	10,936,712 98	1,706,048 15	12,642,761 13	14,317,451 56	— 1,674,690 43	12,642,761 13
1910-11....	12,294,204 02	1,686,074 69	13,980,278 71	14,150,177 58	— 169,898 87	13,980,278 71
1911-12....	13,894,956 48	1,681,026 36	15,575,982 84	15,450,985 81	+ 124,997 03	15,575,982 84
1912-13....	13,873,738 87	1,664,633 13	15,538,372 00	16,617,216 67	— 1,078,844 67	15,538,372 00
1913-14....	13,850,430 61	1,627,338 25	15,477,768 86	17,050,648 83	— 1,572,879 97	15,477,768 86
1914-15....	12,431,342 08	1,580,061 51	14,011,403 59	15,577,288 75	— 1,565,885 16	14,011,403 59
1915-16....	10,739,234 44	1,567,230 68	12,306,465 12	12,779,757 04	— 473,291 92	12,306,465 12
1916-17....	14,110,202 00	1,601,819 78	15,712,021 78	13,024,359 51	+ 2,687,662 27	15,712,021 78
1917-18....	13,935,143 94	1,526,058 18	15,461,202 12	18,317,199 99	— 2,855,997 87	15,461,202 12
	542,600,032 93	59,485,851 98	602,085,884 91	550,147,841 03	+ 66,232,035 36	
					— 14,293,991 48	
Increase of deposits over withdrawals.....					51,938,043 88	
Balance, July 1867.....					1,422,046 86	
					53,360,090 74	

Comparative Statement of Finance Department.

Year.	Letter of Credit Cheques.		Reference to the Treasury Board.	Issue and Redemption of Currency.	Savings Banks Accounts Remaining Open.	Salaries of Staff.
	Number Cheques Cashed by Banks.	Total Amount of cheques issued under Letter of Credit System.				
	Number.	$ cts.		$ cts.	Number.	$ cts.
1878-79			329	2,946,010 00	22,622	51,968 33
1879-80			372	4,900,941 00	25,468	51,454 91
1880-81			313	3,262,903 60	28,212	52,058 28
1881-82			1,297	4,006,583 00	33,748	52,694 90
1882-83			703	3,095,612 00	38,758	54,377 78
1883-84			897	3,770,990 00	43,406	56,034 19
1884-85			810	6,967,579 00	46,601	54,632 92
1885-86			1,040	8,377,952 00	51,592	55,427 57
1886-87			1,070	5,760,852 00	53,519	51,129 78
1887-88			990	7,334,852 00	57,367	52,382 41
1888-89			1,115	6,862,953 00	58,114	52,090 71
1889-90			1,134	6,899,973 00	57,297	51,347 50
1890-91			1,707	6,769,398 00	56,149	51,764 88
1891-92			1,659	8,906,805 00	54,794	48,482 52
1892-93			1,492	7,179,351 00	55,039	49,770 00
1893-94			1,366	8,114,390 00	55,815	50,492 50
1894-95			1,778	8,333,474 00	54,932	49,690 00
1895-96			1,966	7,562,761 00	54,186	49,893 89
1896-97			827	9,679,714 00	47,081	50,418 14
1897-98			1,225	16,296,903 00	46,093	50,460 00
1898-99			1,015	5,437,361 00	49,320	49,465 00
1899-00			1,485	9,050,907 00	45,773	49,907 50
1900-01			1,603	10,673,753 00	48,569	49,626 54
1901-02			1,576	18,199,358 00	49,001	50,533 27
1902-03			1,508	22,593,790 00	46,615	46,601 71
1903-04	418,730	50,891,249 59	2,114	20,274,945 00	47,531	51,367 97
1904-05	503,978	60,106,808 84	1,902	41,605,644 11	47,347	55,063 10
1905-06	593,218	62,884,254 76	2,156	31,446,640 50	45,092	56,921 63
1906-07 (9 mos)	443,501	54,053,750 09	1,579	27,441,857 36	41,362	45,321 61
1907-08	629,302	92,847,436 17	2,514	37,525,244 50	40,376	61,672 40
1908-09	669,447	100,892,154 36	2,800	45,349,192 86	38,881	99,562 02
1909-10	614,484	87,614,833 59	2,893	18,622,588 00	37,833	105,553 89
1910-11	662,344	109,597,189 46	3,237	39 769,998 25	36,930	100,546 30
1911-12	779,450	113,562,077 31	4,228	56,976,718 85	35,609	100,504 61
1912-13	874,106	120,319,953 59	5,233	65,955,340 25	34,762	99,976 28
1913-14	981,994	141,441,053 76	5,047	75,595,064 62	33,280	104,554 83
1914 15	1,087,962	216,793,283 06	4,652	81,060,335 01	32,410	112,452 45
1915-16	1,901,176	370,656,918 58	6,507	72,722,484 87	30,618	118,747 43
1916-17	3,615,670	396,870,308 71	6,619	64,243,692 75	30,277	120,744 27
1917-18	4,413,758	469,984,470 62	7,216	133,154,115 87	28,557	133,989 81

SESSIONAL PAPER No. 2

TOTAL Amount of Issue and Redemption of Dominion Notes from July 1, 1878, to March 31, 1918.

Year.	Issue.	Redemption.	Increase.	Decrease.
	$ cts.	$ cts.	$ cts.	$ cts.
1878-79	1,650,412 00	1,295,598 00	354,814 00	
1879-80	3,838,195 00	1,062,746 00	2,775,449 00	
1880-81	2,104,213 00	1,158,690 00	945,523 00	
1881-82	2,645,819 00	1,360,764 00	1,285,055 00	
1882-83	1,652,159 00	1,443,453 00	208,706 00	
1883-84	1,555,110 00	2,215,880 00		660,770 00
1884-85	3,523,167 00	3,444,412 00	78,755 00	
1885-86	4,622,088 00	3,755,864 00	866,224 00	
1886-87	2,452,500 00	3,308,352 00		855,852 00
1887-88	4,263,667 00	3,071,185 00	1,192,482 00	
1888-89	3,017,958 00	3,844,995 00		827,037 00
1889-90	3,413,793 00	3,486,180 00		72,387 00
1890-91	3,793,911 00	2,975,487 00	818,424 00	
1891-92	5,006,593 00	3,900,212 00	1,106,381 00	
1892-93	4,172,573 00	3,006,778 00	1,165,795 00	
1893-94	4,863,808 00	3,250,582 00	1,613,226 00	
1894-95	3,895,994 00	4,437,480 00		541,486 00
1895-96	3,906,764 00	3,655,997 00	250,767 00	
1896-97	5,812,806 00	3,866,908 00	1,945,898 00	
1897-98	8,078,500 00	8,218,403 00		139,903 00
1898-99	3,747,817 00	1,689,544 00	2,058,273 00	
1899-00	5,454,682 00	3,596,225 00	1,858,457 00	
1900-01	6,574,500 00	4,099,253 00	2,475,247 00	
1901-02	11,540,618 00	6,658,740 00	4,881,878 00	
1902-03	17,861,500 00	4,732,290 00	13,129,210 00	
1903-04	11,421,765 00	8,853,180 00	2,568,585 00	
1904-05	23,682,541 00	17,923,102 00	5,759,438 00	
1905-06	17,026,923 00	14,419,717 50	2,607,205 50	
1906-07 (9 mos)	16,132,513 50	11,279,343 86	4,853,169 64	
1907-08	21,593,319 50	15,931,925 00	5,661,394 50	
1908-09	32,122,141 00	13,227,051 86	18,895,089 14	
1909-10	13,202,788 00	5,419,800 00	7,782,988 00	
1910-11	21,315,100 00	18,454,898 25	2,860,201 75	
1911-12	40,213,041 00	16,763,677 85	23,449,363 15	
1912-13	32,306,796 25	33,648,544 00		1,341,747 75
1913-14	40,644,448 75	34,950,615 87	5,693,832 88	
1914-15	67,503,725 00	28,243,244 62	39,260,480 38	
1915-16	46,804,748 75	25,917,736 12	20,887,012 63	
1916-17	34,774,774 00	29,468,918 75	5,305,855 25	
1917-18	100,351,995 00	32,802,120 87	67,549,874 13	
	638,545,766 75	390,839,895 55	252,145,053 95	4,439,182 75

Circulation to March 31, 1918	$250,798,860 92
" March 31, 1917	183,248,986 79
Increase, 1917-1918	$ 67,549,874 13

STATEMENT showing the total amount paid to each Railway on account of Railway Subsidies, from 1884 to March 31, 1918.

Railway.	$ cts.	Total Amount. $ cts.
Alberta Central Railway Co		404,480 00
Alberta Southern Railway, N.B		50,460 00
Atlantic and Lake Superior Ry. Co		164,940 61
Algoma Central and Hudson Bay Ry. Co		2,048,704 00
Algoma Eastern Ry. (formerly Manitoulin and North Shore Ry. Co.)		547,648 00
Atlantic, Quebec and Western Ry. Co		902,800 00
Atlantic and Northwestern Ry Co		3,732,000 00
Baie des Chaleurs Ry. Co		620,000 00
Buctouche and Moncton Railway		101,600 00
Brockville, Westport and Sault Ste. Marie Railway		140,800 00
Belleville and North Hastings Railway		21,888 00
Beersville Coal and Ry. Co. (*see* North Shore Ry. Co., N.B		
Beauharnois Junction Railway		62,400 00
Brantford, Waterloo and Lake Erie Railway		57,600 00
Bay of Quinte Railway		141,722 45
Bruce Mines and Algoma Railway		53,920 00
Caraquette Railway, N.B		224,000 00
Canadian Northern Alberta Ry. Co		3,094,104 00
Canadian Northern Ontario Ry. Co.—		
James Bay Railway Co	1,071,872 00	
Canadian Northern Ontario Ry. Co.	13,395,853 88	
		14,467,725 88
Canadian Northern Quebec Ry. Co.—		
Great Northern Ry. Co	557,788 31	
Canadian Northern Quebec Ry. Co. / Chateauguay and Northern Ry Co	1,099,388 58	
		1,657,176 89
Canadian Northern Railway Co		1,909,132 00
Canadian Northern Pacific Railway Co		5,987,520 00
Canada Eastern Railway—		
Northern and Western Railway	312,000 00	
Chatham Branch Railway	24,439 84	
Canada Eastern Railway	38,400 00	
		374,839 84
Canada Atlantic Ry. Co		282,355 20
Cumberland Railway and Coal Co		39,850 00
Chateauguay Northern (*see* Canadian Northern Que. Ry. Co.).		
Cornwallis Valley Railway		44,800 00
Chatham Branch (*see* Canada Eastern).		
Central Railway Co. of Canada		30,145 02
Central Railway, N.B		226,012 54
Columbia and Kootenay Railway		88,800 00
Canadian Pacific Railway—		
Revelstoke to Arrow Lake	80,000 00	
Crow's Nest Pass	3,404,720 00	
Pipestone Branch	160,000 00	
Kootenay and Arrowhead Branch	153,866 00	
Selkirk Branch	83,200 00	
Dyment Branch	22,336 00	
Waskada Branch	64,000 00	
Pheasant Hill Branch	435,200 00	
Staynerville Branch	13,024 00	
Teulon to Islandic River	112,000 00	
Moosejaw Northwesterly	600,474 27	
Winnipeg Beach to Gimli and Icelandic Bridge	114,554 43	
Calgary-Edmonton Branch	126,000 00	
		5,369,374 70
Cap de la Madeleine Railway		7,424 00
Coast Ry. of N.S. (*see* Halifax and Yarmouth Ry.)		
Central Ontario Railway Company		205,862 79
Cape Breton Extension Railway		196,800 00
Colchester Coal and Ry. Co		12,800 00
Carried forward		43,269,685 32

STATEMENT showing the total amount paid to each Railway on account of Railway Subsidies, from 1884 to March 31, 1918—*Continued.*

Railway	—	Total amount
	$ cts.	$ cts.
Brought forward		43,269,685 32
Canadian and Gulf Terminal Ry. Co.		210,053 59
Crow's Nest Pass Ry. (see Canadian Pacific Ry. Co.)		
Dominion Lime Co.		15,360 00
Drummond County Railway		423,936 00
Dominion Coal Company		87,808 00
Elgin, Petitcodiac and Havelock		82,652 82
Esquimalt and Nanaimo Ry.		1,520,560 00
Erie and Huron Ry.		96,000 00
East Richelieu Ry.		69,952 00
Edmonton, Yukon and Pacific Ry. Co.		91,200 00
Edmonton, Dunvegan and British Columbia Ry. Co.		125,202 84
Fredericton and St. Mary's Ry. Bridge Co.		30,000 00
Fredericton and Grand Lake Coal and Ry. Co.		216,576 00
Grand Eastern Ry., Quebec		40,345 00
Gatineau Valley Ry. (see Ottawa, Northern and Western Ry.)		
Guelph Junction Ry.		46,000 00
Grand Trunk, Georgian Bay and Lake Erie Ry.		39,744 00
Gulf Shore Railway Co.		53,699 20
Great Northern Ry. (see Canadian Northern Quebec Ry. Co.)		
Grand Trunk Ry. Co., Victoria Jubilee Bridge		500,000 00
Grand Trunk Pacific Ry. Co.		1,220,480 00
Ha Ha Bay Ry. Co.		231,462 00
Halifax and Yarmouth Ry. (formerly Coast Ry. of Nova Scotia)		160,000 00
Hereford Ry., Quebec		155,200 00
Harvey Branch Railway Co., N.B.		5,553 57
Halifax and Southwestern Ry. Co.		1,238,450 93
International Ry., Quebec		156,800 00
Inverness and Richmond Co. (see Inverness Ry. and Coal Co.)		
Irondale, Bancroft and Ottawa Ry.		144,000 00
Interprovincial Bridge over Ottawa River. (see Pontiac and Pacific Junction Ry.)		
International Ry. of New Brunswick (formerly Restigouche and Western Ry. Co.)		726,080 00
Inverness Ry. and Coal Co. (formerly Inverness and Richmond Co.)		368,545 97
James Bay Railway (see Canadian Northern Ontario Ry. Co.)		
Joggins Ry., N.S.		37,500 00
Kingston, Napanee and Western Ry.—		
Napanee, Tamworth and Quebec Ry.	192,944 00	
Kingston, Napanee and Western Ry.	15,788 80	
		208,732 80
Kingston and Pembroke Ry.		48,000 00
Klondike Mines Ry.		197,184 00
Kettle River Valley Ry. Co.		2,174,190 72
Kootenay Central Ry.		1,065,856 00
L'Assomption Ry., Quebec		11,200 00
Laurentian Ry. (formerly St. Lawrence, Lower Laurentian and Saguenay Ry.)		217,600 00
Leamington and Saint-Clair Ry.		51,200 00
Lake Erie and Detroit River Ry.		475,851 00
Lake Erie and Northern Ry. Co.		320,192 00
Long Sault and Lake Temiskaming Ry. (see Lake Temiskaming Colonization Ry.)		
Lotbinière and Megantic		96,000 00
Lower Laurentian and Saguenay Ry. (see Laurentian Ry.)		
Lindsay, Bobcaygeon and Pontypool Ry. Co.		185,173 06
Liverpool and Milton Ry.		32,000 00
Lake Temiskaming Colonization Ry.—		
Long Sault and Lake Temiskaming Ry.	17,400 00	
Lake Temiskaming Colonization Ry.	292,935 95	
		310,335 95
Montreal and Champlain Junction Ry.		103,600 00
Montreal and Lake Maskinonge Ry.		41,280 00
Carried forward		56,901,242 77

STATEMENT showing the total amount paid to each Railway on account of Railway Subsidies, from 1884 to March 31, 1918—*Continued.*

Railway.	—	Total amount
	$ cts.	$ cts.
Brought forward		56,901,242 77
Montreal and Ottawa Ry.		192,000 00
Montreal and Western Ry.		361,270 00
Montreal and Sorel Ry. (see Quebec, Montreal and Southern Ry.)		
Montfort Colonization Ry.		167,440 00
Massawippi Valley Ry. Co.		5,376 00
Midland Ry. Co., N.S.		399,060 40
Montreal and Province Line Ry.		58,560 00
Manitoulin and North Shore Ry. Co. (see Algoma Eastern Ry. Co.)		
Magnetawan River Ry. Co.		3,552 00
Middleton and Victoria Beach Ry. Co.		125,760 00
Minudie Coal Co.		18,544 00
Maritime Coal and Ry. Co.		3,200 00
Nakusp and Slocan Ry.		117,760 00
North Shore Ry. Co.		530,000 00
Napanee, Tamworth and Quebec Ry. (see Kingston, Napanee and Western Ry.)		
Northern and Pacific Junction Ry.		1,320,000 00
New Brunswick and Prince Edward Island Ry.		113,440 00
Nova Scotia Central Ry. Co.		235,200 00
New Glasgow Iron, Coal and Ry. Co.		39,840 00
Northern Colonization Ry. Co.		355,200 00
Northern and Western Ry. (see Canada Eastern Ry.)		
Northern New Brunswick and Seaboard Ry. Co.		108,160 00
New Brunswick Coal and Ry. Co.		48,000 00
Nicola, Kamloops and Similkameen Coal and Ry. Co.		300,800 00
Napierville Junction Ry. Co.		173,440 00
North Shore Railway Co., N.B.—		
Beersville Coal and Ry. Co.	20,736 00	
North Shore Railway Co.	6,880 00	
		27,616 00
Ottawa, Northern and Western Ry.—		
Gatineau Valley Ry. / Ottawa and Gatineau	284,128 00	
Ottawa, Northern and Western Ry.	130,803 20	
		414,931 20
Orford Mountain Ry., Quebec		202,926 50
Ottawa, Arnprior and Parry Sound Ry.		779,712 00
Ottawa and Gatineau Ry. (see Ottawa, Northern and Western Ry.)		
Oshawa Railway and Navigation Co		22,400 00
Ontario and Quebec Ry. (see West Ontario Pacific Ry.)		
Ontario, Belmont and Northern Ry. Co.		30,720 00
Ottawa and New York Ry. Co.		262,384 00
Pontiac and Pacific Junction Ry. Co.		193,578 00
Pontiac and Renfrew Ry. Co.		13,600 00
Port Arthur, Duluth and Western		271,200 00
Parry Sound Colonization Ry.		152,800 00
Philipsburg Junction Ry. Quarry Co.		23,712 00
Pembroke Southern Ry.		64,000 00
Pontiac and Pacific and Gatineau Valley Ry.—		
Interprovincial Bridge over Ottawa River at Ottawa		212,500 00
Quebec and Lake St. John Ry.		1,261,463 50
Quebec, Montreal and Southern Ry.—		
South Shore Ry.	203,240 81	
Montreal and Sorel Ry.	93,757 57	
Quebec, Montreal and Southern Ry.	326,201 19	
		623,199 57
Quebec Central Ry.		585,038 90
Quebec, Montmorency and Charlevoix Ry Co.		96,000 00
Quebec Bridge Co.		374,353 33
Quebec Ry. Subsidies		2,394,000 00
Carried forward		69,583,980 17

STATEMENT showing the total amount paid to each Railway on account of Railway Subsidies, from 1884 to March 31, 1918—*Concluded.*

Railway.	—	Total Amount.
	$ cts.	$ cts.
Brought forward		69,583,980 17
Quebec and Saguenay Ry		248,801 28
Restigouche and Western Ry. (see International Ry. of N.B.)		
St. Louis and Richibucto Ry		22,400 00
South Shore Ry. (see Quebec, Montreal and Southern Ry.)		
Southampton Ry. Co		81,280 00
South Norfolk Ry		54,400 00
St. Catharines and Niagara Central Ry		38,400 00
St. Clair Frontier Tunnel Co		375,000 00
Shuswap and Okanagan Ry		163,200 00
St. John and Quebec Ry. Co		884,236 51
St. Lawrence and Adirondack Ry		149,481 60
St. Stephen's and Milltown Ry		14,848 00
St. Mary River Ry Co		148,094 00
Schomberg and Aurora Ry. Co		46,144 00
St. Mary and Western Ontario Ry. Co		67,709 00
St. Maurice Valley Ry. Co		173,120 00
Temiscouata Ry., N.B		645,950 00
Temiskaming and Northern Ontario Ry. Co		2,134,080 00
Toronto, Grey and Bruce		14,656 00
Thousand Islands Railway Co		29,840 00
Tobique Valley Ry., N.B		134,016 00
Tilsonburg, Lake Erie and Pacific Ry		150,071 48
Thessalon and Northern Ry		6,112 00
United Counties Ry., Quebec		188,816 00
Victoria Jubilee Bridge (see Grand Trunk Ry. Co.)		
Vancouver and Lulu Island Ry		61,760 00
West Ontario Pacific Ry. and Ontario and Quebec Ry		256,000 00
Waterloo Junction Ry		32,800 00
York and Carleton Ry., N.B		32,896 00
Total		75,738,092 04

STATEMENT showing Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1918.

To Whom Paid.	—	—
1884.	$ cts.	$ cts.
International Ry. Co	144,000 00	
Quebec and Lake St. John Ry	32,000 00	
Napanee, Tamworth and Quebec	32,000 00	
		208,000 00
1885.		
Napanee, Tamworth and Quebec	57,600 00	
Pontiac and Pacific Junction Ry. Co	49,090 00	
Caraquet Ry. Co	32,000 00	
Great Northern Ry. Co	25,088 00	
Kingston and Pembroke Ry. Co	48,000 00	
Quebec and Lake St. John Ry. Co	37,027 00	
Northern and Pacific Junction Ry. Co	154,440 00	
		403,245 00
1886.		
St. Louis and Richibucto Ry. Co	22,400 00	
Pontiac and Pacific Junction Ry. Co	41,000 00	
Esquimalt and Nanaimo Ry. Co	422,520 00	
Northern and Pacific Junction Ry. Co	1,051,590 00	
Northern and Western Ry. Co	128,000 00	
Quebec and Lake St. John Ry. Co	186,745 00	
Quebec Central Ry. Co	60,342 00	
Canada Atlantic Ry. Co	48,480 00	
Montreal and Sorel Ry. Co	64,972 00	
Caraquet Railway Co	76,800 00	
Montreal and Champlain Junction Ry. Co	30,000 00	
Elgin, Petitcodiac and Havelock Ry. Co	38,400 00	
North Shore Ry. Co	530,000 00	
		2,701,249 00
1887.		
Albert Southern Ry	1,000 00	
Baie des Chaleurs Ry	250,000 00	
Buctouche and Moncton Ry	40,480 00	
Canada Atlantic Ry	44,384 00	
Caraquet Ry	61,200 00	
Erie and Huron Ry	96,000 00	
Esquimalt and Nanaimo Ry	327,480 00	
Great Eastern Ry	19,200 00	
Irondale, Bancroft and Ottawa Ry	15,000 00	
L'Assomption Ry	11,200 00	
Long Sault and Lake Temiscaming Ry	14,400 00	
Montreal and Sorel Ry	4,950 00	
New Brunswick and P. E. I. Ry	97,440 00	
Northern and Western Ry	18,200 00	
Northern and Pacific Junction Ry	78,370 00	
Pontiac and Pacific Junction Ry	60,580 00	
Quebec and Lake St. John Ry	202,219 00	
St. Lawrence and Lower Laurentian and Saguenay Ry	64,430 00	
		1,406,533 00
1888.		
Albert Southern Ry	18,428 57	
Baie des Chaleurs Ry	50,300 00	
Buctouche and Moncton Ry	20,573 57	
Caraquet Ry	40,050 00	
Drummond County Ry	15,057 00	
Dominion Lime Co	11,840 00	
International Ry	8,960 00	
Joggins Ry	26,138 78	
Leamington and Lake St. Clair Ry	32,000 00	
Carried forward	223 347 92	4,719.027 00

SESSIONAL PAPER No. 2

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1918—*Continued.*

To Whom Paid.	—	—
	$ cts.	$ cts.
Brought forward	223,347 92	4,719,027 00
1888—*Concluded.*		
Long Sault and Lake Temiskaming Ry	3,000 00	
Montreal and Lake Champlain Junction Ry	16,400 00	
New Brunswick and P. E. I. Ry	16,000 00	
Northern and Western Ry	159,400 00	
Pontiac and Pacific Ry	24,158 00	
Quebec and Lake St. John Railway	232,013 00	
St. Lawrence and Lower Laurentian Railway	28,383 00	
Temiscouata Railway	249,684 00	
Toronto, Grey and Bruce Railway	14,656 00	
West Ontario and Pacific	60,000 00	
		1,027,041 92
1889.		
Albert Southern Ry. Co	1,387 06	
Baie des Chaleurs Ry. Co	75,200 00	
Beauharnois Junction Ry. Co	54,650 00	
Belleville and North Hastings Ry. Co	21,888 00	
Brockville, Westport and Sault Ste. Marie Ry. Co	45,000 00	
Canada Atlantic Ry. Co	9,491 20	
Caraquet Railway Company	13,950 00	
Dominion Lime Company	3,520 00	
Drummond County Ry. Co	13,815 00	
Fredericton and St. Mary's Bridge Ry. Co	30,000 00	
Guelph Junction Ry. Co	46,000 00	
Harvey Branch Ry. Co	5,553 57	
Hereford Railway Company	63,900 00	
Lake Erie, Essex and Detroit River Ry. Co	106,500 00	
Lake Temiskaming Colonization Ry. Co	9,000 00	
Leamington and Lake St. Clair Ry. Co	19,200 00	
Montreal and Lake Champlain Ry. Co	36,700 00	
Montreal and Lake Maskinonge Ry. Co	19,700 00	
Northern and Western Ry. Co	6,300 00	
Ontario and Pacific Junction Ry. Co	800 00	
Quebec and Lake St. John Ry. Co	19,911 00	
South Norfolk Ry. Co	54,400 00	
St. Catharines and Niagara Ry. Co	26,640 00	
Temiscouata Railway Company	163,216 00	
		846,721 83
1890.		
Atlantic and North-Western Ry. Co	186,600 00	
Baie des Chaleurs Ry. Co	148,675 00	
Buctouche and Moncton Ry. Co	4,366 00	
Beauharnois Junction Ry. Co	4,250 00	
Brantford, Waterloo and Lake Erie Ry. Co	36,620 00	
Canada Atlantic Ry. Co	149,812 00	
Cumberland Railway and Coal Co	29,400 00	
Drummond County Ry. Co	12,428 00	
Great Northern Ry. Co	20,000 00	
Hereford Ry. Co	91,300 00	
International Ry. Co	3,840 00	
Joggins Ry. Co	9,761 22	
Lake Temiskaming Colonization Ry. Co	26,360 00	
Lake Erie, Essex and Detroit Ry. Co	11,900 00	
Montreal and Lake Champlain Junction Ry. Co	5,400 00	
Montreal and Sorel Railway Co	6,719 50	
Montreal and Lake Maskinongé Ry. Co	20,080 00	
Napanee, Tamworth and Quebec Ry. Co	95,744 00	
Carried forward	863,255 72	6,592,790 75

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1918—*Continued.*

To Whom Paid.	——	——
	$ cts.	$ cts.
Brought forward	863,255 72	6,592,790 75
1890—*Concluded.*		
Northern and Western Ry. Co.	100 00	
Northern and Pacific Junction Ry. Co.	35,000 00	
Nova Scotia Central Ry. Co.	219,100 00	
Pontiac and Renfrew Ry. Co.	9,800 00	
Quebec and Lake St. John Ry. Co.	38,440 00	
Quebec, Montmorency and Charlevoix Ry. Co.	65,600 00	
St. Clair Frontier Tunnel Co.	173,000 00	
Temiscouata Ry. Co.	74,300 00	
Thousand Islands Ry. Co.	10,400 00	
West Ontario and Pacific Ry. Co.	189,200 00	
		1,678,195 72
1891.		
Albert Southern Ry. Co.	10,684 37	
Atlantic and North-Western Ry. Co.	186,600 00	
Buctouche and Moncton Ry. Co.	1,600 43	
Brantford, Waterloo and Lake Erie Ry. Co.	16,190 00	
Brockville, Westport and Sault Ste. Marie Ry. Co.	47,400 00	
Canada Atlantic Railway Co.	30,188 00	
Central Railway, New Brunswick	75,639 00	
Cumberland Railway and Coal Co.	10,450 00	
Cornwallis Valley Ry. Co.	42,670 00	
Drummond County Ry. Co.	136,000 00	
Great Eastern Ry. Co.	16,300 00	
Great Northern Ry. Co.	9,500 00	
Joggins Railway Co.	1,600 00	
Lower Laurentian Ry. Co.	32,003 00	
Montreal and Ottawa Ry. Co.	49,960 00	
Montreal and Sorel Ry. Co.	17,116 07	
Montreal and Lake Maskinonge Ry. Co.	1,500 00	
Montreal and Western Ry. Co.	76,143 00	
Napanee, Tamworth and Quebec Ry. Co.	7,600 00	
Northern and Pacific Junction Ry. Co.	600 00	
Nova Scotia Central Ry. Co.	3,300 00	
Ottawa and Gatineau Valley Ry. Co.	87,582 00	
Ontario and Quebec Ry. Co.	6,000 00	
Pontiac and Renfrew Ry. Co.	3,800 00	
Port Arthur, Duluth and Western Ry. Co.	87,000 00	
Quebec and Lake St. John Ry. Co.	70,350 00	
St. Catharines and Niagara Central Ry. Co.	11,760 00	
St. Clair Frontier Tunnel Co.	143,400 00	
Temiscouata Railway Co.	82,770 00	
		1,265,705 87
1892.		
Albert Southern Ry. Co.	18,960 00	
Atlantic and North-Western Ry. Co.	186,600 00	
Brockville, Westport and Sault Ste. Marie Ry. Co.	12,800 00	
Central Railway, New Brunswick	83,612 54	
Chatham Branch Ry.	24,439 84	
Columbia and Kootenay Ry	88,800 00	
Cornwallis Valley Ry. Co.	2,130 00	
Drummond County Railway Co.	5,105 00	
Elgin, Petitcodiac and Havelock Ry. Co.	44,252 82	
Great Eastern Ry. Co.	4,845 00	
Great Northern Ry. Co.	24,100 00	
Montreal and Western Ry. Co.	32,253 00	
Nova Scotia Central Ry. Co	8,300 00	
Carried forward	536,198 20	9,536,692 34

SESSIONAL PAPER No. 2

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1918—*Continued.*

To Whom Paid.	—	—
	$ cts.	$ cts.
Brought forward..	536,198 20	9,536,692 34
1892—*Concluded.*		
Ottawa and Gatineau Valley Ry. Co	38,790 00	
Orford Mountain Ry. Co	32,000 00	
Parry Sound Colonization Ry. Co	30,400 00	
Port Arthur, Duluth and Western Ry. Co	70,075 00	
Quebec and Lake St. John Ry. Co	26,222 73	
Shuswap and Okanagan Ry. Co	162,260 00	
St. Clair Frontier Tunnel Co	58,600 00	
St. Lawrence and Adirondack Ry. Co	40,256 06	
St. Lawrence, Lower Laurentian and Saguenay Ry. Co	92,784 00	
Temiscouata Ry. Co	54,830 00	
Tobique Valley Ry. Co	73,000 00	
Waterloo Junction Ry. Co	32,800 00	
		1,248,215 93
1893.		
Atlantic and North-Western Ry. Co	186,600 00	
Drummond County Ry	13,435 00	
Irondale, Bancroft and Ottawa Ry	17,000 00	
Kingston, Napanee and Western	1,856 00	
Montreal and Western Ry	133,388 00	
Montreal and Champlain Junction Ry	15,100 00	
New Glasgow Iron, Coal and Railway Co	32,945 84	
Ottawa and Gatineau Valley Ry	101,380 00	
Parry Sound Colonization Ry	28,820 00	
Port Arthur, Duluth and Western Ry	114,125 00	
Quebec and Lake St. John	76,471 77	
St. Lawrence and Adirondack Ry	24,448 00	
Temiscouata Ry	21,150 00	
Tobique Valley Ry	41,674 46	
		811,394 07
1894.		
Atlantic and North-Western Ry	186,600 00	
Baie des Chaleurs Ry	95,825 00	
Buctouche and Moncton Ry	34,580 00	
Irondale, Bancroft and Ottawa Ry	32,000 00	
Kingston, Napanee and Western Ry	13,932 80	
Lake Erie and Detroit Ry	220,331 00	
Lotbinière and Megantic Ry	35,200 00	
Montreal and Ottawa Ry	23,640 00	
Montreal and Western Ry	119,486 00	
Montfort Colonization Ry	32,000 00	
New Glasgow Iron, Coal and Ry. Co	5,454 16	
Ottawa, Arnprior and Parry Sound Ry	101,120 00	
Ottawa and Gatineau Valley Ry	53,376 00	
Orford Mountain Ry	52,800 00	
Philipsburg Junction Railway and Quarry Co	18,688 00	
Quebec and Lake St. John Railway Co	81,600 00	
Shuswap and Okanagan Railway Company	640 00	
St. Lawrence and Adirondack Railway Company	297 60	
Thousand Islands Railway Company	14,000 00	
Tobique Valley Railway Company	19,341 54	
United Counties Railway Company	88,973 00	
		1,229,885 10
Carried forward		12,826,187 44

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1918—*Continued.*

To Whom Paid.	——	——
	$ cts.	$ cts.
Brought forward		12,826,187 44
1895.		
Atlantic and North-Western Ry.	186,600 00	
Canada Eastern Ry.	30,400 00	
Canadian Pacific Ry.	28,000 00	
Drummond County Ry.	92,096 00	
Dominion Coal Company Ry	32,000 00	
Irondale, Bancroft and Ottawa Ry	32,000 00	
Grand Trunk, Georgian Bay and Lake Erie Ry.	39,744 00	
Great Northern Ry.	32,000 00	
Lake Temiskaming Colonization Ry.	233,198 95	
Lotbinière and Megantic Ry	38,400 00	
Montford Colonization Ry	35,200 00	
Nakusp and Slocan Ry.	117,760 00	
Ottawa, Arnprior and Parry Sound Ry.	249,280 00	
Parry Sound Colonization Ry.	68,780 00	
Philipsburg Junction Railway and Quarry Company.	2,912 00	
Quebec, Montmorency and Charlevoix Ry.	30,400 00	
Shuswap and Okanagan Ry.	300 00	
United Counties Ry	42,728 15	
Pontiac and Pacific Junction Ry.	18,750 00	
		1,310,549 10
1896.		
Atlantic and North-Western Ry	186,600 00	
Beauharnois Junction Ry.	3,500 00	
Dominion Coal Company.	55,808 00	
Great Northern Ry.	32,000 00	
Lake Temiskaming Colonization Ry.	17,900 75	
New Glasgow Iron, Coal and Railway Company	1,440 00	
Oshawa Railway and Navigation Company	22,400 00	
Ottawa, Arnprior and Parry Sound Ry.	80,000 00	
Parry Sound Colonization Ry.	24,800 00	
Quebec Central Ry.	288,000 00	
Quebec and Lake St. John Ry	3,744 00	
St. Stephen and Milltown Ry.	9,635 89	
Tilsonburg, Lake Erie and Pacific Ry.	51,200 00	
Toronto, Hamilton and Buffalo Ry.	4,790 00	
United Counties Ry	52,926 85	
		834,745 49
1897.		
Atlantic and North-Western Ry	186,600 00	
Canadian Pacific Ry	52,000 00	
Cap de la Madeleine Ry	7,424 00	
Gulf Shore Ry.	28,635 05	
Irondale, Bancroft and Ottawa Ry.	48,000 00	
Lake Temiskaming Ry.	6,476 25	
Lotbinière and Megantic Ry	22,400 00	
Montreal and Ottawa Ry.	32,000 00	
Ontario, Belmont and Northern Ry.	30,720 00	
United Counties Ry	2,700 00	
		416,955 30
1898.		
Atlantic and North-Western Ry.	186,600 00	
Coast Railway of Nova Scotia.	90,460 00	
Gulf Shore Ry.	25,064 15	
Carried forward	302,064 15	15,388,437 33

SESSIONAL PAPER No. 2

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1918.—*Continued.*

To Whom Paid.	—	—
	$ cts.	$ cts.
Brought forward	302,064 15	15,388,437 33
1898—*Concluded.*		
Ottawa, Arnprior and Parry Sound Railway	327,232 00	
St. Lawrence Adirondack Railway	84,480 00	
Crow's Nest Pass Railway	453,750 00	
Montreal and Ottawa Railway	40,000 00	
Ottawa and New York Railway	33,600 00	
St. Stephen and Milltown Railway	5,212 11	
Montford Colonization Railway	35,840 00	
United Counties Railway	1,488 00	
Grand Trunk Railway	131,268 52	
		1,414,934 78
1899.		
Atlantic and North-Western Railway	186,600 00	
Nova Scotia Central Railway	4,500 00	
Central Railway of New Brunswick	66,761 00	
Crow's Nest Pass Railway	2,322,500 00	
Great Northern Railway Company	32,000 00	
Montreal and Ottawa Railway	46,400 00	
Ottawa and New-York Railway	138,784 00	
Drummond County Railway	136,000 00	
Victoria Bridge	68,331 05	
Montford Colonization Railway	64,400 00	
Restigouche and Western Railway	32,000 00	
Tilsonburg, Lake Erie and Pacific Railway	10,912 00	
Ottawa, Arnprior and Parry Sound Railway	22,080 00	
East Richelieu Valley Railway	69,952 00	
		3,201,220 05
1900		
Atlantic and North-Western Railway	186,690 00	
Canada Eastern Railway	8,000 00	
Crow's Nest Pass Railway	340,000 00	
Grand Trunk Railway	72,028 68	
Pembroke Southern Railway	64,000 00	
Philipsburg Railway and Quarry Company	2,112 00	
Restigouche and Western Railway	14,930 00	
South Shore Railway	30,890 19	
Tilsonburg, Lake Erie Pacific Railway	7,159 48	
		725,720 05
1901.		
Atlantic and North-Western Railway	186,600 00	
Massawippi Valley Railway	5,376 00	
Great Northern Railway	345,323 11	
South Shore Railway	88,400 00	
Inverness and Richmond Railway	132,800 00	
Canadian and Northern Railway	537,600 00	
Grand Trunk Railway	228,371 75	
Central Ontario Railway	67,200 00	
Midland Railway	170,264 00	
Canadian Pacific Railway	92,800 00	
Ottawa and New York Railway	90,000 00	
Quebec Bridge	74,570 00	
St. Mary's River Railway	75,000 00	
Crow's Nest Pass Railway	205,524 00	
Pontiac, and Pacific Junction and Gatineau Valley Railway	212,500 00	
		2,512,328 86
Carried forward		23,242,641 37

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1918.

To Whom Paid.	——	——
	$ cts.	$ cts.
Brought forward		23,242,641 37
1902.		
Algoma Central and Hudson's Bay Ry	380,624 00	
Atlantic and Lake Superior Ry	14,800 00	
Atlantic and North-Western Ry	186,600 00	
Canadian Northern Ry	939,891 00	
Canadian Pacific Ry	67,200 00	
Crow's Nest Pass Ry	22,946 00	
Inverness and Richmond Ry	86,800 00	
Lake Erie and Detroit River Ry	137,120 00	
Montreal and Province Line Ry	58,560 00	
Ottawa, Northern and Western Ry	8,192 00	
Quebec Bridge	167,430 00	
Thousand Islands Ry	5,440 00	
York and Carleton Ry	18,336 00	
		2,093,939 00
1903.		
Atlantic and North-Western Ry	186,600 00	
Quebec Bridge	132,353 33	
Crow's Nest Pass Ry	60,000 00	
Cape Breton Ry. Extension	65,280 00	
Canadian Pacific Ry.—West Selkirk Branch	83,200 00	
" Dyment Branch	22,336 00	
" Kootenay and Arrowhead	42,771 00	
" Waskada Branch	50,480 00	
Great Northern Ry	37,777 20	
Inverness and Richmond Ry	91,775 53	
Algoma Central and Hudson's Bay Ry	202,912 00	
Atlantic and Lake Superior Ry	52,353 98	
Manitoulin and North Shore Ry	32,000 00	
Bay of Quinte Ry	19,200 00	
Canadian Northern Ry	57,485 00	
Bruce Mines and Algoma Ry	28,800 00	
Halifax and Yarmouth Ry	60,000 00	
Midland Ry	190,186 30	
Magnetewan River Ry	3,552 00	
Tilsonburg, Lake Erie and Pacific Ry	44,160 00	
		1,463,222 34
1904.		
Atlantic and Lake Superior Ry	37,000 00	
Atlantic and North-Western Ry	186,600 00	
Bay of Quinte Ry	49,920 00	
Canadian Northern Ry	374,156 00	
Canadian Pacific Ry	409,986 85	
Cape Breton Ry	117,120 00	
Chateaugauay and Northern Ry	191,595 00	
Halifax and South Western Ry	185,422 00	
Halifax and Yarmouth Ry	9,600 00	
Inverness Railway and Coal Company	57,170 44	
Midland Ry	1,750 00	
New Brunswick Coal and Railway Company	48,000 00	
Northern Colonization Ry	58,384 00	
Ottawa, Northern and Western Ry	96,672 00	
Pontiac and Pacific Junction Ry	21,696 00	
Restigouche and Western Ry	30,208 00	
St. Mary's River Ry	40,960 00	
Schomberg and Aurora Ry	46,144 00	
South Shore Ry	80,494 16	
Tilsonburg, Lake Erie and Pacific Ry	4,000 00	
		2,046,878 45
Carried forward		28,846,681 16

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1918—*Continued.*

To Whom Paid.	—	—
	$ cts.	$ cts.
Brought forward		28,846,681 16
1905.		
Atlantic and North Western Ry. Co	186,600 00	
Atlantic and Lake Superior Ry. Co	42,336 86	
Algoma Central and Hudson's Bay Ry. Co	341,440 00	
Bruce Mines and Algoma Ry. Co	25,120 00	
Beersville Coal and Ry. Co	20,736 00	
Canadian Pacific Ry.—Pheasant Hills Branch	56,576 00	
Halifax and South Western Ry. Co	291,842 00	
Kootenay and Arrowhead Ry. Co	4,176 15	
Lindsay, Bobcaygeon and Pontypool Ry. Co	185,173 06	
Middleton and Victoria Beach Ry. Co	47,789 00	
Orford Mountain Ry. Co	38,250 00	
South Shore Ry.—Canadian Bridge Co	3,456 46	
St. Mary's River Ry. Co	32,134 00	
		1,275,629 53
1906.		
Atlantic and North Western Ry. Co	186,600 60	
Northern Colonization Ry. Co	75,376 00	
Kootenay and Arrowhead Ry. Co	89,076 00	
Orford Mountain Ry. Co	45,764 50	
Restigouche and Western Ry. Co	50,070 07	
Quebec and Lake St. John Ry. Co	86,016 00	
Middleton and Victoria Beach Ry. Co	50,303 80	
James Bay Ry. Co	651,264 00	
Halifax and South Western Ry. Co	176,512 00	
Nicola, Kamloops, Similkameen Coal and Ry. Co	110,592 00	
Chateauguay and Northern Ry. Co	116,000 00	
		1,637,574 37
1907.		
Atlantic and North Western Ry. Co	186,600 00	
Klondyke Mines Ry. Co	96,000 00	
Canadian Pacific Ry. Co. (Staynerville Branch)	9,600 00	
Bay of Quinte Ry. Co	72,602 45	
Brockville, Westport and Sault Ste. Marie Ry. Co	35,600 00	
Midland Ry. Co	4,967 70	
International Ry. Co. of New Brunswick	51,200 00	
Quebec and Lake St. John Ry. Co	67,712 00	
Middleton and Victoria Beach Ry. Co	27,667 20	
James Bay Ry. Co	420,608 00	
Halifax and South Western Ry. Co	268,107 20	
Chateauguay and Northern Ry. Co	84,224 75	
		1,324,889 30
1908.		
Canadian Northern Quebec Ry. Co	256,870 40	
Canadian Northern Ontario Ry. Co	244,224 00	
Ottawa, Northern and Western Ry. Co	4,243 20	
Central Ontario Railway Co	76,861 36	
Kettle River Valley Ry. Co	97,771 52	
Colchester Coal and Ry. Co	12,800 00	
Minudie Coal Co., Limited	18,544 00	
Napierville Junction Ry. Co	173,440 00	
Atlantic, Quebec and Western Ry. Co	64,000 00	
York and Carleton Ry. Co	14,560 00	
Carried forward	963,314 48	33,084,774 36

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1918—*Continued.*

To Whom Paid.	—	—
	$ cts.	$ cts.
Brought forward	963,314 48	33,084,771 36
1908—*Concluded.*		
Nicola, Kamloops and Similkameen Coal and Ry. Co.	190,208 00	
Quebec Central Ry. Co.	55,638 69	
Orford Mountain Ry. Co.	24,128 00	
Edmonton, Yukon and Pacific Ry. Co.	91,200 00	
Halifax and South Western Ry. Co.	316,567 73	
Quebec and Lake St. John Ry. Co.	73,472 00	
Midland Ry. Co.	31,892 40	
Canadian Pacific Ry. Co.	3,424 00	
Klondyke Mines Ry. Co.	101,184 00	
Atlantic and North Western Ry. Co.	186,600 00	
Quebec Railway Subsidies	2,394,000 00	
		4,431,629 30
1909.		
Canadian Northern Quebec Ry. Co.	55,449 60	
Canadian Northern Ontario Ry. Co.	556,864 00	
International Ry. Co. of New Brunswick	189,849 60	
Central Ontario Ry. Co.	35,404 64	
St. Maurice Valley Ry. Co.	112,640 00	
Maritime Coal, Railway and Power Co.	3,200 00	
St. Mary's and Western Ontario Ry. Co.	67,344 00	
North Shore Ry. Co.	6,880 00	
Atlantic, Quebec and Western Ry. Co.	92,672 00	
Northern Colonization Ry. Co.	68,320 00	
Grand Trunk Pacific Ry. Co.	367,249 00	
Quebec, Montreal and Southern Ry. Co.	43,414 55	
Atlantic and North Western Ry. Co.	186,600 00	
		1,785,887 39
1910.		
Canadian Northern Quebec Ry. Co.	164,172 29	
Grand Trunk Pacific Ry. Co.	550,551 96	
Canadian Pacific Ry. Co.	334,160 00	
International Ry. Co. of New Brunswick	187,494 40	
Atlantic, Quebec and Western Ry. Co.	208,896 00	
Cape Breton Ry. Co.	14,400 00	
Northern Colonization Ry. Co.	153,120 00	
Canadian Northern Ontario Ry. Co.	250,982 40	
Quebec, Montreal and Southern Ry. Co.	184,320 00	
		2,048,097 05
1911.		
Atlantic, Quebec and Western Ry. Co.	31,334 40	
International Ry. Co. of New Brunswick	169,536 00	
Central Ontario Ry. Co.	24,601 32	
Quebec Central Ry. Co.	129,320 61	
Liverpool and Milton Ry. Co., Ltd.	32,000 00	
Manitoulin and North Shore Ry. Co.	68,638 72	
Grand Trunk Pacific Ry. Co.	302,679 04	
Quebec, Montreal and Southern Ry. Co.	60,000 00	
Canada and Gulf Terminal Ry. Co.	144,803 84	
St. Maurice Valley Ry. Co.	60,480 00	
Canadian Northern Quebec Ry. Co.	144,608 51	
Canadian Northern Ontario Ry. Co.	116,889 60	
		1,284,892 04
Carried forward		42,635,280 14

SESSIONAL PAPER No. 2

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1918—*Continued.*

To Whom Paid.	—	—
	$ cts.	$ cts.
Brought forward		42,635,280 14
1912.		
The Central Ontario Ry. Co.	826 17	
The St. Mary's and Western Ontario Ry. Co.	365 00	
The Quebec, Montreal and Southern Ry. Co.	23,835 70	
The Canada and Gulf Terminal Ry. Co.	65,249 75	
The Quebec and Lake St. John Ry. Co.	27,520 00	
The Canadian Pacific Ry. Co.	108,608 00	
The Atlantic, Quebec and Western Ry. Co.	91,279 60	
The Algoma Central and Hudson Bay Ry. Co	133,584 00	
The Canadian Northern Quebec Ry. Co.	86,468 03	
The Thessalon and Northern Ry. Co.	6,112 00	
The Kettle River Valley Ry. Co.	148,800 00	
The Quebec and Saguenay Ry. Co.	104,992 00	
The Vancouver and Lulu Island Ry. Co.	61,760 00	
		859,400 25
1913.		
The Canadian Pacific Ry. Co.	85,546 43	
The Quebec and Saguenay Ry. Co.	27,641 60	
The Ha Ha Bay Ry. Co.	148,148 20	
The Northern New Brunswick and Seaboard Ry. Co.	86,528 00	
The Canadian Northern Pacific Ry. Co.	2,705,378 00	
The Algoma Eastern Ry. Co.	254,089 40	
The Orford Mountain Ry. Co.	9,984 00	
The Algoma Central and Hudson Bay Ry. Co.	394,859 44	
The Quebec Central Ry. Co.	8,576 00	
The Atlantic, Quebec and Western Ry. Co.	414,618 00	
The Esquimalt and Nanaimo Ry. Co.	365,440 00	
The Southampton Ry. Co.	48,442 88	
The Kettle River Valley Ry. Co.	107,138 40	
The Fredericton and Grand Lake Coal and Ry. Co.	104,996 04	
The St. John and Quebec Ry. Co.	174,120 96	
		4,935,507 35
1914.		
The Algoma Eastern Ry. Co.	179,897 01	
The Canadian Northern Pacific Ry. Co.	2,520,281 00	
The Canadian Northern Alberta Ry. Co.	2,832,024 00	
The Canadian Northern Ontario Ry. Co.	8,948,809 47	
The Northern New Brunswick and Seaboard Ry. Co.	21,632 00	
The Algoma Central and Hudson Bay Ry. Co.	456,304 00	
The St. John and Quebec Ry. Co.	364,617 42	
The Central Railway Co. of Canada	30,145 02	
The Temiskaming and Northern Ontario Ry. Co.	2,134,080 00	
The Southampton Railway Co.	32,837 12	
The Lake Erie and Northern Ry. Co.	135,129 60	
The Quebec and Saguenay Ry. Co.	116,167 68	
The Ha Ha Bay Ry. Co.	66,919 28	
The Canadian Pacific Ry. Co.	344,682 27	
The Alberta Central Railway Co.	119,712 00	
The Kettle River Valley Ry. Co.	699,389 60	
The Central Ontario Ry. Co.	969 30	
The Tilsonburg, Lake Erie and Pacific Ry. Co.	32,640 00	
		19,036,236 77
Carried forward		67,466,424 51

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1918—*Concluded.*

To Whom Paid.		
	$ cts.	$ cts.
Brought forward		67,466,424 51
1915.		
The Fredericton and Grand Lake Coal and Railway Company	111,579 96	
The Canadian Northern Ontario Railway Company	2,343,335 80	
The Atlantic and Lake Superior Railway Company	18,449 17	
The St. John and Quebec Railway Company	59,581 32	
The Ha Ha Bay Railway Company	16,158 72	
The Algoma Central and Hudson Bay Railway Company	138,980 56	
The Esquimalt and Nanaimo Railway Company	405,120 00	
The Kootenay Central Railway Company	1,065,856 00	
The Canadian Northern Pacific Railway Company	178,077 80	
The Canadian Northern Alberta Railway Company	262,080 00	
The Algoma Eastern Railway Company	13,022 87	
The Alberta Central Railway Company	209,768 00	
The Kettle River Valley Railway Company	369,497 28	
		5,191,507 48
1916.		
Quebec Central Railway	43,161 60	
International Railway of New Brunswick	791 93	
Canadian Northern Ontario Railway	495,604 83	
The Kettle Valley Railway	460,691 49	
Canadian Pacific Railway	80,032 00	
The Alberta Central Railway	75,000 00	
The Canadian Northern Pacific Railway	244,889 57	
		1,400,171 42
1917.		
Canadian Northern Ontario Railway	358,180 41	
Edmonton, Dunvegan and British Columbia Railway	125,202 84	
Ha Ha Bay Railway	235 80	
Kettle Valley Railway	290,902 43	
Lake Erie and Northern Ontario Railway	185,062 40	
		959,583 88
1918.		
Canadian Northern Ontario Railway	80,963 37	
Canadian Northern Pacific Railway	338,893 63	
Quebec, Montreal and Southern Railway	14,630 94	
St. John and Quebec Railway	285,916 81	
		720,404 75
		75,738,092 04

REVENUE STATEMENT

COMPARATIVE Statement of Receipts from Consolidated Fund for Fiscal Years 1916-17 and 1917-18.

—	1916–17.		1917–18.	
	$ cts.	$ cts.	$ cts.	$ cts.
Customs—				
Ontario	72,713,595 79		79,986,726 97	
Quebec	41,599,152 45		42,995,617 72	
Nova Scotia	4,682,337 83		4,380,547 65	
New Brunswick	3,975,869 89		4,294,261 27	
Prince Edward Island	143,978 06		129,600 47	
Manitoba	10,011,777 91		11,674,995 90	
Alberta	2,572,304 56		4,012,656 92	
Saskatchewan	2,892,181 88		3,806,410 92	
British Columbia	8,893,270 72		10,227,819 04	
Yukon	155,362 81		118,012 25	
British P. O. Parcels	8,224 91		7,162 65	
North West Territory	648 54		... .	
	147,648,705 35		161,633,811 76	
Less returned duties and drawbacks	13,604,863 21	134,043,842 14	17,461,182 06	144,172,629 70
Chinese Immigration	....	86,924 50	.....	208,965 69
Excise—				
Ontario	5,511,487 87		4,792,228 15	
Quebec	15,654,124 93		18,930,455 53	
Nova Scotia	158,946 61		92,314 98	
New Brunswick	323,236 76		73,588 58	
Prince Edward Island	24,734 32		25,945 32	
Manitoba	1,006,926 29		2,001,497 64	
Alberta	233,898 39		125,544 13	
Saskatchewan	391,655 03		51,505 86	
British Columbia	915,092 07		902,568 13	
Yukon	8,537 51		8,946 05	
	24,228,639 78		27,004,594 37	
Less refunds			235,116 85	
			26,769,477 52	
Methylated spirits	183,708 28	24,412,348 06	398,967 75	27,168,445 27
Post Office—				
Balance due by postmasters	27,161 61		27,161 61	
Postage stamps, postcards, etc.	22,610,615 97		23,681,229 82	
Postage paid in cash on newspapers	269,198 86		291,539 21	
Postage paid in cash on 3rd class matter	491,732 48		515,772 55	
Rent on boxes and drawers	195,541 82		200,054 06	
Commission on money orders	739,414 85		891,822 71	
Commission on postal notes	131,757 25		134,516 45	
Profit in exchange on money order business	21,071 48		....	
Profit in exchange on British postal order business	398 42		528 01	
Commission on United Kingdom postal order business	713 61		952 28	
Transit charges on correspondence from other countries	505,228 89		664,064 80	
Postage on parcels from other countries	74,988 49		330,647 50	
Void money orders	46,584 25		53,032 58	
Collections for rural mail boxes	63,214 50		36,603 00	
Miscellaneous	9,444 33		19,280 67	
	25,187,066 81		26,847,205 25	
Carried forward	.....	158,543,114 70	.....	171,550,040 66

SESSIONAL PAPER No. 2

COMPARATIVE Statement of Receipts from Consolidated Fund for Fiscal Years 1916-17 and 1917-18—*Continued.*

—	1916-17.		1917-18.	
	$ cts.	$ cts.	$ cts.	$ cts.
Brought forward		158,543,114 70		171,550,040 66
Post Office—Concluded.				
Deductions—				
Salaries, allowances, etc	3,783,702 97		4,246,735 58	
Discounts to stamp vendors and postmasters, and compensation to messengers for special delivery letters	161,293 07		169,374 90	
Losses by fire, burglary, etc	2,145 62		9,102 43	
Balance of commission paid to other countries on Money Order business	31,735 47		40,587 98	
Transit charges on correspondence to other countries	127,804 22		116,687 51	
Postage on parcels to other countries	150,839 39		831,372 01	
Loss in exchange on Money Order business with other countries			60,788 75	
Balance due by postmasters	27,161 61		27,161 61	
	4,284,682 35		5,501,810 77	
Total Post office		20,902,384,46		21,345,394 48
Public Works—				
Graving Docks	63,979 59		55,684 16	
Slides and booms	97,142 16		26,187 92	
Telegraphs	191,453 35		204,877 43	
		352,575 10		286,749 51
Minor Public Works—				
Ferries	974 00		2,013 33	
Wharves and piers	84,755 14		94,101 52	
Harbours	1,354 48		1,157 22	
		87,083 62		97,272 07
Railways—				
Canadian Government Railway—				
Passenger	6,636,168 76		6,808,304 80	
Freight	16,533,967 74		19,948,041 71	
Mails	405,598 39		425,551 24	
Express	653,310 84		748,288 98	
Miscellaneous	157,765 05		169,075 07	
Transportation Water Lines—				
Passenger	68,204 00		52,940 52	
Excess baggage	707 52			
Freight	294,208 71		359,890 32	
Special service	11,702 00			
Express	7,593 75		10,033 77	
Water transfer passenger			200 00	
Other revenue			4 82	
Rental	7,968 89			
	24,777,195 65		28,522,331 23	
LESS, Income Account—Hire of equipment, rental and taxes	1,308,196 66		1,345,812 65	
	23,468,998 99		27,176,518 58	
Carried forward		179,885,157 88		193,279,456 72

COMPARATIVE Statement of Receipts from Consolidated Fund for Fiscal Years 1916-17 and 1917-18.—*Continued.*

—	1916-17.		1917-18.	
Brought forward		179,885,157 88		193,279,456 72
	$ cts.	$ cts.	$ cts.	$ cts.
St. John and Quebec Railway—				
Passenger	28,733 00		29,993 11	
Freight	50,385 99		55,011 55	
Mail and express	1,614 27		2,999 22	
Miscellaneous	592 37		110 00	
Half of difference between operation expenses and earnings charged against Revenue in error 1916-17			2,977 51	
	81,325 63		91,091 39	
LESS—Hire of equipment, rental	10,566 01		95,401 83	
	70,759 62		−4,310 44	
Total Railways		23,539,758 61		27,172,208 14
Canals—				
Chambly	769 00		785 00	
Murray	218 00		248 00	
Chats Falls			1 00	
Carillon and Grenville	860 00		515 00	
Rideau	9,397 86		8,956 65	
Sault St. Marie	143 08		85 00	
Beauharnois	15,120 40		14,818 15	
Cardinal	2,944 74		1,660 10	
Cornwall	38,332 50		14,220 16	
Montreal (Lachine)	141,476 75		140,392 81	
Ste. Anne's Lock and Canal	204 21		215 83	
Soulanges	3,669 00		3,632 77	
St. Peters	2 00		7 00	
Trent	3,707 23		3,829 04	
Welland Ship Canal	824 50		2,832 50	
Welland	68,277 37		59,504 39	
Port Colborne Elevator	175,536 50		163,164 82	
		461,423 14		414,868 22
Interest on Investments—				
Loans to Banks, Finance Act, 1914	105,458 12		754,792 01	
Interest on Sinking Funds	326,344 94		705,478 38	
Interest on Montreal Harbour debentures	816,952 09		846,529 76	
St. John's Bridge and Railway extension			17,356 00	
Grand Trunk Pacific Railway	992,800 00		992,800 00	
Canadian Northern Railway	541,408 91		672,163 81	
Interest on Province of Quebec debt account	58,944 38		58,944 38	
Interest on Current Account with Bank of Montreal, London	611 38		17 16	
Bank of Montreal, New York—interest on Current Account	174,260 39		254,151 29	
Montreal Turnpike Trust Co.	5,000 09		5,500 00	
Loans to Banks 'On Call"	72,232 12		114,333 82	
J. P. Morgan & Coy, New York			44,657 52	
		3,094,012 33		4,466,724 13
Carried forward		206,980,351 96		225,333,257 21

SESSIONAL PAPER No. 2

COMPARATIVE Statement of Receipts from Consolidated Fund for Fiscal Years 1916-17 and 1917-18—*Continued.*

—	1916–17.		1917–18.	
	$ cts.	$ cts.	$ cts.	$ cts.
Brought forward		206,980,351 96		225,333,257 21
Patents—				
Patents	211,345 60		213,763 89	
Assignments	8,402 92		7,978 48	
Notices	1,662 15		1,173 80	
Caveats	2,015 00		1,804 05	
Certified Copies	3,128 97		2,624 32	
Subscription to Record	327 49		542 13	
Sundries	211 96		391 90	
	227,094 09		228,278 57	
LESS—Refunds	3,777 39		4,226 64	
	223,316 70		224,051 93	
Trademarks—				
Trademarks	31,464 62		37 827 63	
Copyrights	1,578 89		1,681 15	
Designs	1,569 30		1,190 90	
Assignments	674 00		454 65	
Certified copies	420 25		257 25	
Timber marks	122 15		60 55	
	35,829 21		41,472 13	
LESS—Refunds	7,186 40		9,206 85	
	28,642 81		32,265 28	
Total Patent Fees		251,959 51		256,317 21
Casual Revenue—				
Agriculture	92,535 46		97,585 01	
Archives	97 97		61 10	
Canada Food Board			100,858 47	
Customs	1,809 10		1,076 24	
Commission of Conservation			18 90	
External Affairs	19,463 45		6,035 00	
Governor General Secy. Office			1 45	
Finance	821,152 47		1,339,499 88	
House of Commons	8,824 99		6,624 85	
Indian Affairs	77,153 07		22,608 29	
Inland Revenue	9,111 52		10,721 21	
Interior	16,179 08		9,563 69	
Justice	8,041 30		5,880 71	
Labour	1,006 80		1,243 07	
Legislation			5 00	
Marine	377,986 20		50,785 18	
Militia and Defence	11,949 33		2,071 66	
Mines	1,995 36		750 47	
Naval Service	46,842 10		48,693 63	
Post Office	0 01		140 00	
Printing and Stationery	137,279 54		88,835 86	
Public Works	139,809 97		133,971 89	
Railways and Canals	274,116 81		231,306 10	
R. N. W. Mounted Police	301 03		186 98	
Secretary of State	119,825 45		170,833 71	
Senate	5,352 35		6,551 11	
Trade and Commerce	2,003 15		26,253 47	
		2,172,836 51		2,362,262 93
Ordnance Lands		5,553 26		7,929 75
Fines and Forfeitures		240,100 44		100,336 46
Premium, Discount and Exchange		398,906 71		628,252 74
Carried forward		210,049,708 39		228,688,356 30

COMPARATIVE Statement of Receipts from Consolidated Fund for Fiscal Years 1916-17 and 1917-18—*Continued.*

—	1916-17.		1917-18.	
	$ cts.	$ cts.	$ cts.	$ cts.
Brought forward		210,049,708 39		228,688,356 30
Mariner's Funds—				
Quebec	26,256 15		26,154 21	
Nova Scotia	20,402 17		10,992 59	
New Brunswick	15,264 16		10,364 95	
Prince Edward Island	242 03		190 57	
British Columbia	17,489 94		16,649 35	
	79,654 45		64,351 67	
LESS—Refunds	2,660 71		715 97	
		76,993 74		63,635 70
Electric Light—				
Inspection Fees	71,115 60		79,520 35	
Export Licenses, Electric Power	250 00		400 00	
		71,365 60		79,920 35
Steamboat Inspection—				
Steamboat Inspection	2,617 68		1,588 80	
Engineer's Certificates	1,419 00		1,204 00	
		4,036 68		2,792 80
Gas Inspection—				
Ontario	31,523 05		31,274 95	
Quebec	14,337 90		15,678 35	
New Brunswick	645 60		734 60	
Nova Scotia	513 60		396 90	
Prince Edward Island	39 50			
Manitoba	2,780 55		2,649 40	
Alberta	997 90		1,761 50	
British Columbia	3,229 25		3,823 35	
		54,067 35		56,319 05
Weights and Measures—				
Ontario	51,071 50		56,131 00	
Quebec	27,545 70		31,628 35	
New Brunswick	3,492 40		2,164 50	
Nova Scotia	3,294 90		2,972 60	
Prince Edward Island	621 30		636 45	
Manitoba	12,229 05		12,471 30	
Saskatchewan	19,865 40		19,035 15	
Alberta	8,507 25		10,921 00	
British Columbia	3,521 50		3,676 15	
Yukon	46 85		6 30	
	130,195 85		139,642 80	
LESS—Refunds	11 90		58 80	
		130,183 95		139,584 00
Culling Timber		1,554 78		1,342 18
Law Stamps—				
Exchequer Court	5,205 00		4,510 50	
Supreme Court	2,436 85		2,800 50	
Territorial Court	2,268 25		1,591 00	
		9,910 10		8,902 00
Penetentiaries—				
Kingston	17,349 27		21,197 71	
St. Vincent de Paul	8,218 08		9,620 13	
Dorchester	9,511 81		11,331 84	
Manitoba	7,187 41		8,652 83	
British Columbia	4,830 52		7,229 08	
Alberta	5,809 01		6,901 82	
Saskatchewan	7,284 53		6,294 55	
		60,190 63		71,227 96
Insurance Inspection		57,249 79		58,763 24
Carried forward		210,515,261 01		229,170,843 58

SESSIONAL PAPER No. 2

COMPARATIVE STATEMENT of Receipts from Consolidated Fund for Fiscal Years 1916-17 and 1917-18—*Continued.*

—	1916-17.		1917-18.	
	$ cts.	$ cts.	$ cts.	$ cts.
Brought forward		210,515,261 01		229,170,843 58
Fisheries—				
Ontario	808 70		2,345 48	
Quebec	6,981 14		7,664 73	
Nova Scotia	7,176 70		6,663 94	
New Brunswick	15,137 19		14,439 53	
Prince Edward Island	3,597 18		3,260 26	
Manitoba	8,252 27		12,910 65	
Alberta	5,970 40		9,777 94	
Saskatchewan	3,103 25		3,643 65	
British Columbia	47,327 84		53,665 21	
Yukon	275 00		375 00	
		98,629 67		
			114,746 39	
LESS—Refunds			174 00	
				114,572 39
Modus Vivendi		5,680 50		4,179 00
Canada Gazette		37,562 78		32,006 92
Superannuation		33,250 11		29,946 94
Lighthouse and Coast		840 00		612 00
Dominion Steamers—				
Montcalm	71 85		39 10	
Stanley	2,081 31			
Champlain	8,839 35		9,389 33	
Druid			15 00	
Prince Edward Island	11,809 35			
Rouville			137 95	
Winter Mail Service	30 00			
		22,831 86		9,581 38
Military College		41,645 97		39,176 67
Militia—				
Ammunition, Stores and Clothing	34,485 34		4,382 12	
Rents	4,387 57		6,406 43	
Miscellaneous	48,290 67		7,439 78	
		90,163 58		18,228 33
Civil Service Examination Fees		6,867 00		4,207 50
Exchequer Court Reports		221 84		77 60
Dominion Lands:—				
Homestead fees	112,110 20		83,180 00	
Pre-emption fees	14,690 00		7,870 00	
Purchased homestead fees	2,660 00		2,040 00	
Improvements	111,071 53		88,198 99	
Pre-emption sales under Act of 1908	2,326,402 52		2,596,932 35	
Purchased homestead sales	254,017 48		245,834 54	
General sales	112,636 24		191,729 12	
Maps, fees, office fees, etc	13,976 95		12,066 22	
Rental of lands	10,112 04		10,603 38	
Survey fees	6,638 68		7,915 99	
Timber dues	429,403 09		482,006 25	
Grazing lands rental	128,341 50		125,300 69	
Grazing improvements	1,639 80		1,172 60	
Carried forward	3,523,700 03	210,852,954 32	3,854,850 13	229,423,432 31

COMPARATIVE Statement of Receipts from Consolidated Fund for Fiscal Years 1916-17 and 1917-18.—*Concluded.*

—	1916-17.		1917-18.	
	$ cts.	$ cts.	$ cts.	$ cts.
Brought forward	3,523,700 03	210,852,954 32	3,854,850 13	229,423,432 31
Dominion Lands;—Concluded.				
Coal lands	323,740 72		334,889 57	
Hay permits	9,834 20		10,861 62	
Mining fees	57,907 25		59,679 31	
Hydraulic leases	2,338 50		2,273 23	
Dredging leases	1,540 86		2,943 45	
Export tax on gold	99,043 07		81,650 55	
Free certificates for export on gold	38 00		35 00	
Stone quarries	7,795 48		7,117 30	
Irrigation fees	629 00		458 75	
Irrigation sales	14,147 75		11,595 54	
Rent of water power	600 00		1,210 00	
Fees re Board of Examiners—D.L.S.	560 00		250 00	
Patent and interchange fees	256 00		160 00	
Suspense account	3,890 34		3,598 95	
Interim receipt account Yukon	190 00		153 00	
Potash leases			60 00	
Sand, stone and gravel	2,089 46		1,094 98	
Fishing permits			67 00	
Petroleum	92,242 37		124,179 69	
Rocky Mountains Park	40,290 93		43,632 08	
Jasper Park	2,828 73		5,292 83	
Yoho Park	385 36		502 40	
Watertown Lakes Park	1,332 00		1,307 65	
Buffalo Park	257 23		142 46	
Elk Island Park	8 25		1 00	
Antelope Park	205 20		905 20	
Forestry Branch, sale of trees, etc	3,135 22		3,907 50	
Miscellaneous	381 85		4,242 52	
Glacier Park	542 25		331 90	
Fort Anne Park			45 00	
Moose Mountains, Buffalo Park	1 50			
	4,189,905 55		4,557,438 61	
Less refunds	134,243 14		113,680 44	
		4,055,662 41		4,443,758 17
Military Pensions		25,495 07		26,902 58
Inspection of Staples		1,459,811 40		1,499,875 88
Royal Northwest Mounted Police—Officers' Pension Revenue		5,132 66		5,082 83
War Tax Revenue—				
Banks	1,114,023 30		1,115,757 65	
Trust and Loan Companies	202,415 48		269,129 08	
Insurance Companies	419,698 83		496,540 55	
Business Profits	12,506,516 72		21,271,083 57	
Inland Revenue Department	2,059,583 81	16,302,238 14	2,227,389 93	25,379,900 78
		232,701,294 00		260,778,952 55

NOTE—Particulars of War Tax Revenue for the years 1914-15 and 1915-16.	1914-15.		1915-16.	
Banks			1,300,446 80	
Trust and Loan Companies			324,249 91	
Insurance Companies			459,247 07	
Inland Revenue	98,056 95	98,056 95	1,536,837 94	3,620,781 72

No. 1

STATEMENT OF THE REVENUE ARISING FROM THE CUSTOMS DUTIES, ETC., OF CANADA, FOR YEAR ENDED MARCH 31, 1918, AND THE EXPENSES OF THE COLLECTION ETC., THEREON.

9 GEORGE V, A. 1919

No.

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada, for

DR. PROVINCE OF

Balance at Dr. on April 1, 1917.	Balance at Cr. on April 1, 1917.	Customs Duties.	Bonding Warehouse Fees. 1	Warehouse Storage Fees. 2	Sundries. 3	Total Receipts, including Columns Nos. 1, 2, and 3.	Total.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
		123,748 59				123,748 59	123,748 59
0 48		4,928 64				4,928 64	4,929 12
		3,799 00				3,799 00	3,799 00
0 25		635 76				635 76	636 01
	0 30	2,670 64				2,670 64	2,670 34
		4,599 24				4,599 24	4,599 24
		39,425 87				39,425 87	39,425 87
		8,541 89				8,541 89	8,541 89
	0 10	4,302 88				4,302 88	4,302 78
	0 02	70,242 51		968 02		71,210 53	71,210 51
	0 02	2,230,646 38		456 08	29 09	2,231,131 55	2,231,131 53
1 00		26,124 84				26,124 84	26,125 84
		8,582 42				8,582 42	8,582 42
	0 92	864 02				864 02	863 10
	5 33	13,866 13				13,866 13	13,860 80
		1,905 87				1,905 87	1,905 87
		550,497 23				550,497 23	550,497 23
		117,325 91		21 40		117,347 31	117,347 31
	71 40	1,326 33				1,326 33	1,254 93
		34,053 43				34,053 43	34,053 43
		4,654 88				4,654 88	4,654 88
		5,583 63				5,583 63	5,583 63
0 47		1,864 52				1,864 52	1,864 99
		761,541 62				761,541 62	761,541 62
417 40		167,542 03				167,542 03	167,959 43
		4,754 60				4,754 60	4,754 60
		29,252 83			54 56	29,252 83	29,252 83
	2 05	154,910 95		824 76		155,790 27	155,788 22
419 60	80 14	4,378,192 64		2,270 26	83 65	4,380,546 55	4,380,886 01

PROVINCE OF

		110,871 83		40 31		110,912 14	110,912 14
		18,688 33				18,688 33	18,688 33
		129,560 16		40 31		129,600 47	129,600 47

PROVINCE OF

57 15		49,130 46				49,130 46	49,187 61
		13,486 55			6 00	13,492 55	13,492 55
		18,824 61				18,824 61	18,824 61
		5,959 40				5,959 40	5,959 40
		162,299 92				162,299 92	162,299 92
		27,408 99				27,408 99	27,408 99
	0 53	279,007 05				279,007 05	279,006 52
	25 03	10,788 14				10,788 14	10,763 11
0 10		42,154 02				42,154 02	42,154 12
		3,323,857 05		93 73	55 11	3,324,005 89	3,324,005 89
		171,241 67				171,241 67	171,241 67
		13,908 86				13,908 86	13,908 86
56 42		176,039 71				176,039 71	176,096 13
113 67	25 56	4,294,106 43		93 73	61 11	4,294,261 27	4,294,349 38

SESSIONAL PAPER No. 2

1.

Year ended Mar. 31, 1918, and the Expenses of the Collection, etc., thereon.

NOVA SCOTIA. Cr.

Ports.	Balance at Dr. on March 31, 1918.	Balance at Cr. on March 31, 1918.	Total Deposited to Credit of Receiver General.	Total.	Memorandum of Expenses of Collection.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amherst			123,748 59	123,748 59	13,407 68
Annapolis Royal	0 48		4,928 64	4,929 12	3,863 19
Antigonish			3,799 00	3,799 00	2,691 73
Arichat	0 25		635 76	636 01	3,380 24
Baddeck		0 30	2,670 64	2,670 34	4,323 97
Barrington Passage			4,599 24	4,599 24	2,310 58
Bridgewater			39,425 87	39,425 87	2,303 17
Canso			8,541 89	8,541 89	6,517 77
Digby		0 10	4,302 88	4,302 78	4,495 15
Glace Bay		0 70	71,211 21	71,210 51	2,919 18
Halifax		0 02	2,231,131 55	2,231,131 53	117,064 73
Kentville	1 00		26,124 84	26,125 84	6,743 60
Liverpool			8,582 42	8,582 42	3,094 40
Lockeport		0 92	864 02	863 10	1,209 05
Lunenburg		5 33	13,866 13	13,860 80	7,415 84
Middleton			1,905 87	1,905 87	2,253 40
New Glasgow			550,497 23	550,497 23	7,227 06
North Sydney			117,347 31	117,347 31	16,369 19
Parrsboro		71 82	1,326 75	1,254 93	2,541 56
Pictou			34,053 43	34,053 43	6,318 03
Port Hawkesbury			4,654 88	4,654 88	2,931 95
Port Hood			5,583 63	5,583 63	3,635 90
Shelburne	0 47		1,864 52	1,864 99	2,270 50
Sydney			761,541 62	761,541 62	20,556 80
Truro	417 40		167,542 03	167,959 43	8,153 55
Weymouth			4,754 60	4,754 60	3,987 58
Windsor			29,252 83	29,252 83	6,388 92
Yarmouth		2 05	155,790 27	155,788 22	11,197 35
	419 60	81 24	4,380,547 65	4,380,886 01	274,972 07
PRINCE EDWARD ISLAND.					
Charlottetown			110,912 14	110,912 14	20,098 42
Summerside			18,688 33	18,688 33	5,254 34
			129,600 47	129,600 47	25,352 76
NEW BRUNSWICK.					
Bathurst	57 15		49,130 46	49,187 61	4,930 27
Campbellton			13,492 55	13,492 55	2,067 20
Chatham			18,824 61	18,824 61	6,737 37
Dalhousie			5,959 40	5,959 40	1,746 83
Fredericton			162,299 92	162,299 92	6,340 53
McAdam Junction			27,408 99	27,408 99	11,843 67
Moncton		0 53	279,007 05	279,006 52	10,138 07
Newcastle		25 03	10,788 14	10,763 11	3,323 93
St. Andrews	0 10		42,154 02	42,154 12	7,813 96
St. John			3,324,005 89	3,324,005 89	100,736 05
St. Stephen			171,241 67	171,241 67	16,338 92
Sackville			13,908 86	13,908 86	2,630 08
Woodstock	56 42		176,039 71	176,096 13	21,111 46
	113 67	25 56	4,294,261 27	4,294,349 38	195,758 34

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada for

DR. PROVINCE OF

Balance at Dr. on 1st April 1917.	Balance at Cr. on 1st April 1917.	Customs Duties.	Bonding Warehouse Fees. 1	Warehouse Storage Fees. 2	Sundries. 3	Total Receipts, including Cols. Nos. 1, 2 and 3.	Total.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
.....	.....	15,318 03	.....	.....	.....	15,318 03	15,318 03
.....	.....	268,487 38	.....	.....	.....	268,487 38	268,487 38
6 61	.....	288,240 53	.....	.....	.....	288,240 53	288,247 14
.....	.....	36,666 48	.....	.....	.....	36,666 48	36,666 48
.....	.....	11,888 71	.....	.....	.....	11,888 71	11,888 71
.....	2 60	3,485 15	.....	.....	.....	3,485 15	3,482 55
.....	.....	2,638 00	.....	.....	.....	2,638 00	2,638 00
.....	.....	509,938 36	.....	.....	.....	509,938 36	509,938 36
.....	.....	2,835 49	.....	.....	.....	2,835 49	2,835 49
10 00	.....	932 85	.....	.....	.....	932 85	942 85
.....	0 05	36,459,792 50	.....	11,671 44	2,870 25	36,474,334 19	36,474,334 14
.....	4 22	2,860 28	.....	.....	.....	2,860 28	2,856 06
.....	.....	28,844 76	.....	.....	.....	28,844 76	28,844 76
56 53	.....	2,424,435 62	.....	612 29	66 83	2,425,114 74	2,425,171 27
10 00	.....	25,305 18	.....	.....	.....	25,305 18	25,315 18
.....	.....	18,790 06	.....	.....	.....	18,790 60	18,790 60
.....	0 10	241,898 17	.....	.....	.....	241,898 17	24 ,898 07
08	.....	614,889 98	.....	4 15	.....	614,894 13	614,844 21
1,577 56	.....	838,066 03	.....	.....	.....	838,066 03	839,643 59
.....	.....	82,688 40	.....	.....	.....	82,688 40	82,688 40
.....	0 04	862,046 07	.....	.....	.....	862,046 07	862,046 03
.....	.....	240,344 19	.....	.....	.....	240,344 19	240,344 19
1,660 78	7 01	42,980,392 76	.....	12,287 88	2,937 08	42,995,617 72	42,997,271 49

PROVINCE OF

.....	0 01	184,529 67	.....	.....	.....	184,529 67	184,529 66
296 63	.....	236,986 50	.....	.....	.....	236,986 50	237,283 13
.....	0 09	242,830 79	.....	.....	.....	242,830 79	242,830 70
.....	58 90	964,208 52	.....	285 44	9 22	964,503 18	964,444 28
.....	27	786,369 32	.....	.....	.....	786,369 32	786,369 05
.....	0 05	232,594 03	.....	.....	.....	232,594 03	232,593 98
.....	.....	1,173,187 25	.....	.....	.....	1,173,187 25	1,173,187 25
.....	.....	534,061 93	.....	.....	.....	534,061 93	534,061 93
.....	0 02	162,817 13	.....	.....	.....	162,817 13	162,817 11
.....	.....	399,090 74	.....	.....	.....	399,090 74	399,090 74
.....	.....	14,049 17	.....	.....	.....	14,049 17	14,049 17
.....	0 03	316,920 16	.....	.....	.....	316,920 16	316,920 13
.....	.....	1,670,737 29	.....	26 13	.....	1,670,763 42	1,670,763 42
.....	.....	519,686 66	.....	.....	.....	519,686 66	519,686 66
3,178 70	.....	87,161 33	.....	.....	.....	87,161 33	90,340 03
35 71	.....	154,625 16	.....	.....	.....	154,625 16	154,660 87
.....	.....	496,378 01	.....	.....	.....	496,378 01	496,378 01
1,492 01	.....	6,691,982 20	.....	1,055 40	.....	6,693,037 60	6,694,529 61
.....	.....	398,262 67	.....	.....	.....	398,262 67	398,262 67
.....	.....	163,401 60	.....	.....	.....	163,401 60	163,401 60
.....	.....	519,609 16	.....	20 66	.....	519,629 82	519,629 82
6,708 42	.....	1,177,341 31	.....	.....	.....	1,177,341 31	1,184,049 73
.....	.....	123,640 11	.....	.....	.....	123,640 11	123,640 11
1,165 19	.....	1,628,858 20	.....	664 83	100 61	1,629,623 64	1,630,788 83
.....	.....	161,609 50	.....	.....	.....	161,609 50	161,609 50
.....	.....	11,256 41	.....	.....	.....	11,256 41	11,256 41
174 55	.....	222,882 56	.....	.....	.....	222,882 56	223,057 11
164 84	.....	1,338,134 86	.....	.....	.....	1,338,134 86	1,338,299 70
1,613 75	.....	610,158 60	.....	.....	.....	610,158 60	611,772 35
.....	.....	270,379 98	.....	.....	.....	270,379 98	270,379 98
.....	0 03	3,500,569 94	.....	.....	.....	3,500,569 94	3,500,569 91
.....	.....	2,071,454 95	.....	217 40	.....	2,071,672 35	2,071,672 35

the year ended March 31st, 1918 and the Expenses of the Collection, etc., thereon

QUEBEC. CR.

Ports.	Balance at Dr. on 31st March, 1918.	Balance at Cr. on 31st March, 1918.	Total Deposited to Credit of Receiver General.	Totals.	Memorandum of Expenses of Collection.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Abercorn			15,318 03	15,318 03	6,416 04
Athelston			268,487 38	268,487 38	9,589 34
Beebe Junction	6 61		288,240 53	288,247 14	14,603 87
Coaticook			36,666 48	36,666 48	12,495 07
Cookshire			11,888 71	11,888 71	4,599 89
Gaspe		2 60	3,485 15	3,482 55	2,042 69
Highwater			2,638 00	2,638 00	11,246 24
Hull			509,938 36	509,938 36	5,336 70
Lake Megantic			2,835 49	2,835 49	4,791 99
Mansonville	10 00		932 85	942 85	2,370 56
Montreal		0 05	36,474,334 19	36,474,334 14	452,663 87
Paspebiac		4 22	2,860 28	2,856 06	2,834 64
Perce			28,844 76	28,844 76	1,984 23
Quebec	56 53		2,425,114 74	2,425,171 27	107,081 65
Rimouski	10 00		25,305 18	25,315 18	1,955 74
St. Armand			18,790 60	18,790 60	6,168 58
St. Hyacinthe		0 10	241,898 17	241,898 07	7,723 32
St. Johns	0 08		614,894 13	614,894 21	30,775 89
Sherbrooke	1,577 56		838,066 03	839,643 59	20,581 07
Sorel			82,688 40	82,688 40	3,558 59
Three Rivers		0 04	862,046 07	862,046 03	17,252 92
Valleyfield			240,344 19	240,344 19	5,107 05
	1,660 78	7 01	42,995,617 72	42,997,271 49	731,179 94

ONTARIO.

Amherstburg		0 01	184,529 67	184,529 66	8,519 56
Belleville	296 63		236,986 50	237,283 13	7,648 96
Bowmanville		0 09	242,830 79	242,830 70	2,527 49
Brantford		58 90	964 503 18	964,444 28	22,902 15
Bridgeburg		0 27	786,369 32	786,369 05	39,532 07
Brockville		0 05	232,594 03	232,593 98	9,607 36
Chatham			1,173,187 25	1,173,187 25	13,334 59
Cobourg			534,061 93	534,061 93	5,842 20
Collingwood		0 02	162,817 13	162,817 11	4,918 45
Cornwall			399,090 74	399,090 74	7,026 64
Deseronto			14,049 17	14,049 17	2,251 83
Fort Frances			316,920 13	316,920 13	14,779 31
Fort William			1,670,763 42	1,670,763 42	24,672 79
Galt			519,686 66	519,686 66	9,317 00
Gananoque	3,178 70		87,161 33	90,340 03	3,985 95
Goderich	35 71		154,625 16	154,660 87	8,003 45
Guelph			496,378 01	496,378 01	9,248 53
Hamilton	1,492 01		6,693,037 60	6,694,529 61	95,314 72
Ingersoll			398,262 67	398,262 67	3,530 90
Kenora			163,401 60	163,401 60	3,496 29
Kingston			519,629 82	519,629 82	18,222 81
Kitchener	6,708 41		1,177,341 32	1,184,049 73	11,479 41
Lindsay			123,640 11	123,640 11	3,157 41
London	1,165 19		1,629,623 64	1,630,788 83	41,928 57
Midland			161,609 50	161,609 50	5,111 96
Morrisburg			11,256 41	11,256 41	3,523 55
Napanee	174 55		222,882 56	223,057 11	2,489 36
Niagara Falls	164 84		1,338,134 86	1,338,299 70	55,622 57
North Bay	1,613 75		610,158 60	611,772 35	18,782 27
Orillia			270,379 98	270,379 98	5,638 99
Oshawa			3,500,569 91	3,500,569 91	9,461 68
Ottawa			2,071,672 35	2,071,672 35	81,963 92

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada for

PROVINCE OF

Balance at Dr. on April 1, 1917.	Balance at Cr. on April 1, 1917.	Customs Duties.	Bonding Warehouse Fees 1.	Warehouse Storage Fees 2.	Sundries. 3.	Total Receipts including columns Nos. 1 2 & 3.	Total.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1,841 68	.....	94,503 28	.....	.....	.....	94,503 28	96,344 96
.....	.....	176,559 53	.....	.....	.....	176,559 53	176,559 53
.....	.....	482,647 17	.....	.....	.....	482,647 17	482,647 17
2,821 35	.....	815,132 43	.....	.....	.....	815,132 43	817,953 78
.....	.....	112,235 41	.....	.....	.....	112,235 41	112,235 41
.....	10	863,677 57	.....	55 27	.....	863,732 84	863,732 74
.....	.....	46,195 91	.....	.....	.....	46,195 91	46,195 91
.....	.....	1,803 24	.....	.....	.....	1,803 24	1,803 24
.....	.....	562,703 40	.....	.....	.....	562,703 40	562,703 40
.....	.....	1,436,134 81	.....	.....	34 75	1,436,169 56	1,436,169 56
1,881 16	.....	504,910 80	.....	.....	.....	504,910 80	506,791 96
.....	.....	1,804,096 92	.....	.....	.....	1,804,096 92	1,804,096 92
524 02	.....	1,693,671 84	.....	.....	.....	1,693,671 84	1,694,195 86
.....	.....	273,801 92	.....	.....	.....	273,801 92	273,801 92
526 89	.....	509,910 71	.....	.....	.....	509,910 71	510,437 60
.....	.....	371,733 41	.....	.....	.....	371,733 41	371,733 41
.....	.....	68,128 15	.....	.....	.....	68,128 15	68,128 15
3,902 58	.....	32,965,828 58	.....	10,770 19	3,912 47	32,970,511 24	32,974,413 82
.....	.....	55,408 33	.....	.....	.....	55,408 33	55,408 33
.....	.....	1,213,214 62	.....	.....	.....	1,213,214 62	1,213,214 62
.....	.....	1,422,811 52	.....	1 09	20 17	1,422,832 78	1,422,832 78
.....	3 95	26,498 21	.....	.....	.....	26,498 21	26,494 26
.....	03	7,216,984 72	.....	74 40	.....	7,217,059 12	7,217,059 09
.....	.....	195,110 26	.....	.....	.....	195,110 26	195,110 26
26,327 48	63 48	79,969,478 45	.....	13,170 81	4,077 22	79,986,726 48	80,012,990 48

PROVINCE OF

.....	.....	398,754 65	.....	.....	.....	398,754 65	398,754 65
.....	.....	65,788 80	.....	.....	.....	65,788 80	65,788 80
.....	.....	23,646 29	.....	.....	.....	23,646 29	23,646 29
.....	.....	123,801 37	.....	.....	.....	123,801 37	123,801 37
.....	10	11,062,430 47	.....	446 13	128 19	11,063,004 79	11,063,004 69
.....	10	11,674,421 58	.....	446 13	128 19	11,674,995 90	11,674,995 80

PROVINCE OF

291 02	.....	633,223 59	.....	26 00	17 71	633,267 30	633,558 32
.....	.....	123,546 96	.....	.....	.....	123,546 96	123,546 96
.....	.....	57,486 29	.....	.....	3 94	57,490 23	57,490 22
.....	.....	1,825,143 75	.....	40 43	8 39	1,825,192 57	1,825,192 57
.....	.....	1,166,580 43	.....	36 57	296 86	1,166,913 86	1,166,913 86
291 02	.....	3,805,981 02	.....	103 00	326 90	3,806,410 92	3,806,701 94

PROVINCE OF

21 31	.....	2,189,207 95	.....	633 82	.....	2,189,841 77	2,189,863 08
.....	.....	1,086,787 55	.....	322 20	.....	1,087,109 75	1,087,109 75
18,001 59	.....	577,844 25	.....	9 76	.....	577,854 01	595,855 60
.....	.....	157,843 28	.....	8 09	.....	157,851 37	157,851 37
18,022 90	.....	4,011,683 03	.....	973 87	.....	4,012,656 90	4,030,679 80

the year ended March 31, 1918 and the Expenses of the Collection, etc., thereon.

ONTARIO—*Continued.*

Ports.	Balance at Dr. on March 31, 1918.	Balance at Cr. on March 31, 1918.	Total Deposited to Credit of Receiver General.	Total.	Memorandum of Expenses of Collection.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Owen Sound	1,841 68		94,503 28	96,344 96	4,831 22
Paris			176,559 53	176,559 53	4,436 05
Parry Sound			482,647 17	482,647 17	10,748 24
Peterboro	2,821 35		815,132 43	817,953 78	15,284 22
Picton			112,235 41	112,235 41	3,374 99
Port Arthur		10	863,732 84	863,732 74	17,063 23
Port Hope			46,195 91	46,195 91	3,331 51
Port McNicol			1,803 24	1,803 24	6,097 55
Prescott			562,703 40	562,703 40	13,414 36
St. Catharines			1,436,169 56	1,436,169 56	21,213 07
St. Thomas	1,881 26		504,910 70	506,791 96	9,179 83
Sarnia			1,804,096 92	1,804,096 92	37,651 27
Sault Ste. Marie	524 02		1,693,671 84	1,694,195 86	31,063 47
Simcoe			273,801 92	273,801 92	4,373 67
Stratford	526 89		509,910 71	510,437 60	15,944 82
Sudbury			371,733 41	371,733 41	11,052 47
Tillsonburg			68,128 15	68,128 15	2,423 79
Toronto	3,902 58		32,970,511 24	32,974,413 82	315,307 50
Trenton		64	55,408 97	55,408 33	3,322 31
Wallaceburg			1,213,214 62	1,213,214 62	9,413 15
Welland			1,422,832 78	1,422,832 78	7,111 24
Whitby		3 95	26,498 21	26,494 26	2,404 19
Windsor		03	7,217,059 12	7,217,059 09	77,509 15
Woodstock			195,110 26	195,110 26	6,151 12
	26,327 57	64 06	79,986,726 97	80,012,890 48	1,186,511 16
MANITOBA.					
Brandon			398,754 65	398,754 65	24,665 99
Emerson			65,788 80	65,788 80	20,045 99
Gretna			23,646 29	23,646 29	7,383 97
Portage La Prairie			123,801 37	123,801 37	11,772 63
Winnipeg		10	11,063,004 79	11,063,004 69	203,991 68
		10	11,674,995 90	11,674,995 80	267,860 26
SASKATCHEWAN.					
Moose Jaw	291 02		633,267 30	633,558 32	51,201 16
North Portal			123,546 96	123,546 96	12,631 01
Prince Albert			57,490 23	57,490 23	11,891 87
Regina			1,825,192 57	1,825,192 57	38,390 44
Saskatoon			1,166,913 86	1,166,913 86	32,262 83
	291 02		3,806,410 92	3,806,701 94	146,377 31
ALBERTA.					
Calgary	21 31		2,189,841 77	2,189,863 08	59,307 09
Edmonton			1,087,109 75	1,087,109 75	60,102 05
Lethbridge	18,001 57		577,854 03	595,855 60	27,498 53
Medicine Hat			157,851 37	157,851 37	9,127 80
	18,022 88		4,012,656 92	4,030,679 80	156,035 47

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada for

PROVINCE OF

Balance at Dr. on 1st April 1917.	Balance at Cr. on 1st April 1917.	Customs Duties.	Bonding Warehouse Fees.	Warehouse Storage Fees.	Sundries.	Total Receipts, including columns Nos 1, 2 & 3.	Total.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
		42,251 60				42,251 60	42,251 60
		59,027 76				59,027 76	59,027 76
		65,135 04				65,135 04	65,135 04
		41,534 87				41,534 87	41,534 87
		44,582 70				44,582 70	44,582 70
		480,672 48		28 88		480,701 36	480,701 36
		103,162 11				103,162 11	103,162 11
17		302,288 54		8 70		302,297 24	302,297 41
		175,340 45		1 20	8 57	175,350 22	175,350 22
611 13		90,702 08				90,702 08	91,313 21
		84,710 15				84,710 15	84,710 15
		7,566,178 95		764 89	320 48	7,567,204 32	7,567,204 32
		1,170,564 36		92 69	15 99	1,170,673 04	1,170,673 04
611 30		10,226,151 09		836 36	345 04	10,227,332 49	10,227,943 79

YUKON

		89,077 90				89,077 90	89,077 90
		28,934 35				28,934 35	28,934 35
		118,012 25				118,012 25	118,012 25

BRITISH

		7,162 65				7,162 65	7,162 65

RECAPIT

419 60	80 14	4,378,192 64		2,270 26	83 65	4,380,546 55	4,380,886 01
		129,560 16		40 31		129,600 47	129,600 47
113 67	25 56	4,294,106 43		93 73	61 11	4,294,261 27	4,294,349 38
1,660 78	7 01	42,980,292 76		12,287 88	2,937 08	42,995,617 72	42,997,271 49
26,327 48	63 48	79,969,478 45		13,170 81	4,077 22	79,986,726 48	80,012,990 48
	10	11,674,421 58		446 13	128 19	11,674,995 90	11,674,995 80
291 02		3,805,981 02		103 00	326 90	3,806,410 92	3,806,701 94
18,022 90		4,011,683 03		973 87		4,012,656 99	4,030,679 80
611 30		10,226,151 09		836 36	345 04	10,227,332 49	10,227,943 79
		118,012 25				118,012 25	118,012 25
		7,162 65				7,162 65	7,162 65
47,446 75	176 29	161,595,142 06		30,222 35	7,959 19	161,633,323 60	161,680,594 06
						17,461,182 06	17,461,182 06
47,446 75	176 29	161,595,142 06		30,222 35	7,959 19	144,172,141 54	144,219,412 00

the Year ended March 31st, 1918, and the Expenses of the Collection, etc., thereon.

BRITISH COLUMBIA.

Ports.	Balance at Dr. on 31st March, 1918.	Balance at Cr. on 31st March, 1918.	Total deposited to Credit of Receiver General.	Total.	Memorandum of Expenses of Collection.
	$ cts	$ cts.	$ cts.	$ cts.	$ cts.
Abbotsford			42,251 60	42,251 60	12,945 17
Cranbrook			59,027 76	59,027 76	9,059 00
Fernie			65,135 04	65,135 04	7,758 78
Grand Forks		10	41,534 97	41,534 87	7,414 50
Greenwood			44,582 70	44,582 70	12,725 85
Nanaimo			480,701 36	480,701 36	22,152 87
Nelson			103,162 11	103,162 11	8,584 27
New Westminster	17		302 297 24	302,297 41	27,833 00
Prince Rupert			175,350 22	175,350 22	22,082 90
Revelstoke	124 68		91,188 53	91,313 21	17,598 45
Rossland			84,710 15	84,710 15	9,040 52
Vancouver			7,567,204 32	7,567,204 32	199,135 13
Victoria			1,170,673 04	1,170,673 04	73,995 39
	124 85	10	10,227,819 04	10,227,943 79	430,325 83

TERRITORY

Dawson			89,077 90	89,077 90	15,743 83
White Horse			28,934 35	28,934 35	13,596 35
			118,012 25	118,012 25	29,340 18

P. O. PARCELS.

			7,162 65	7,162 65	

ULATION.

Nova Scotia	419 60	81 24	4,380,547 65	4,380,886 01	274,972 07
Prince Edward Island			129,600 47	129,600 47	25,352 76
New Brunswick	113 67	25 56	4,294,261 27	4,294,349 38	195,758 34
Quebec	1,660 70	7 01	42,995,617 72	42,997,271 49	731,179 94
Ontario	26,327 57	64 06	79,986,726 97	80,012,990 48	1,186,511 16
Manitoba		10	11,674,995 90	11,674,995 80	267,860 26
Saskatchewan	291 02		3,806,410 52	3,806,701 94	146,377 31
Alberta	18,022 88		4,012,656 92	4,030,679 80	156,035 47
British Columbia	124 85	10	10,227,819 04	10,227,943 79	430,325 83
Yukon Territory			118,012 25	118,012 25	29,340 18
British P. O. Parcels			7,162 65	7,162 65	
	46,960 37	178 07	161,633,811 76	161,680,594 06	3,443,713 32
Inspection Preventive Service and Revenue Cruisers					175,182 16
Board of Customs					252,893 17
Miscellaneous					178,172 89
Customs Laboratory					2,182 60
War appropriation					5,541 25
Secret Preventive Service					2,175 73
LESS, returned duties $2,548,094 76 Drawbacks .. 14,913,087 30			17,461,182 06	17,461,182 06	
	46,960 37	178 07	144,172,629 70	144,219,412 00	4,059,861 12

No. 2

STATEMENT of Fines and Forfeitures, including Seizures, for the fiscal year ending March 31, 1918.

	$ cts.	$ cts.
Customs Department	304,645 27	
LESS paid to Informers and Officers	229,600 77	
		75,044 50
Inland Revenue Department—		
Excise	7,445 32	
Weights and Measures	175 65	
Adulteration of Food	206 00	
Feeding Stuff	10 00	
War Tax Fines	13,772 90	
	21,609 87	
LESS Excise Refunds	5,205 08	
		16,404 79
Agriculture Department—		
Inspection and Sales Act	128 00	
Dairy Industry Act	218 00	
Seed Control Act	25 50	
Contagious Disease Act	50 00	
Meat and Canned Foods	125 00	
		546 50
Justice Department—		
Police Magistrate Dawson	57 00	
" Whitehorse	398 00	
" Welland	566 00	
" Fort Frances	56 00	
Failing to Report	20 00	
Betting House, Toronto	92 00	
Order-in-Council 1433 and 2194 *re* Crossing the Border	625 00	
		1,814 00
Interior Department—		
Immigration	3,013 00	
Northwest Territories	183 00	
Police Magistrate, Neepawa, Manitoba	170 00	
		3,366 00
Finance Department—		
Contractors' Securities	615 15	
Trust and Loan Companies	20 00	
Banking Act	50 00	
		685 15
Marine Department—		
Re Collision	700 00	
Carrying Passengers without License	150 00	
		850 00
Naval Service—		
Imposed on Str. "S.S. Fallon"	500 00	
" " U.S. Fishing Schooner	100 00	
		600 00
Post Office		293 88
Secretary of State—		
War Measures Act		456 60
Trade and Commerce—		
Gold and Silver Marking Act		275 04
		100,336 46

No. 3.

PREMIUM DISCOUNT AND EXCHANGE REVENUE.

From what Source Received.	Rate per $1,000.	Amount Sold.	Amount of Revenue.	Total.
		$ cts.	$ cts.	$ cts.
Premiums on New York Funds Sold	0·15625	400,000 00	62 50	
	0·20	500,000 00	100 00	
	0·26	500,000 00	130 00	
	0·30	250,000 00	75 00	
	0·3125	550,000 00	171 88	
	0·34	250,000 00	85 00	
	0·40	100,000 00	40 00	
	0·50	2,000,000 00	1,000 00	
	0·65	3,000,000 00	1,950 00	
	0·70	2,500,000 00	1,750 00	
	0·75	1,000,000 00	750 00	
	0·78125	1,800,000 00	1,406 24	
	0·79	500,000 00	395 00	
	0·80	1,000,000 00	800 00	
	0·81	750,000 00	607 50	
	0·82	500,000 00	410 00	
	0·85	750,000 00	637 50	
	0·90	2,100,000 00	1,890 00	
	0·9375	4,950,000 00	4,640 61	
	0·94	1,250,000 00	1,175 00	
	0·95	4,050,000 00	3,847 50	
	0·97	200,000 00	194 00	
	1·	6,950,000 00	6,950 00	
	1 09375	2,000,000 00	2,187 50	
	1·10	1,550,000 00	1,705 00	
	1·105	500,000 00	552 50	
	1·11	500,000 00	555 00	
	1·12	250,000 00	280 00	
	1·15	250,000 00	287 50	
	1·16	250,000 00	290 00	
	1·20	250,000 00	300 00	
	1·25	500,000 00	625 00	
	1·26	1,550,000 00	1,953 00	
		43,450,000 00	....	37,803 23
	Purchase price.	£ s. d.		
Discount on Stock Purchased for Sinking Funds	55½	1,750 0 0	3,789 92	
	56	600 0 0	1,284 80	
	56⅜	20,700 0 0	43,947 82	
	67⅜	346 2 10	549 59	
	67½	500 0 0	790 83	
	68¼	10,864 6 1	16,787 16	
	68½	23,282 4 0	35,691 61	
	68⅝	22,048 13 4	33,532 35	
	68⅞	10,300 0 0	15,601 93	
	69	8,350 3 10	12,597 65	
	69¼	1,000 0 0	1,496 50	
	69½	275 19 4	409 61	
	70	8,627 19 8	12,281 93	
	70⅝	15,005 3 10	21,451 17	
	70¾	21,722 6 10	30,921 74	
	70⅞	6,000 0 0	8,504 50	
	71	16,000 0 0	22,581 33	
	71⅛	6,878 11 2	9,666 09	
	71¼	88,962 9 6	124,472 65	
Carried forward	....	263,213 10 11	396,359 18	37,803 23

Premium Discount and Exchange Revenue—*Continued.*

From what Source Received.	Rate of purchase.	Amount Sold	Amount of Revenue.	Total.
		£ s. d.	$ cts.	$ cts.
Brought forward	.....	263,213 10 11	396,359 18	37,803 23
Discount on Stock purchased for Sinking Funds	71 3/8	5,100 0 0	7,104 73	
	71 1/2	2,150 14 0	2,983 02	
	71 9/16	5,300 0 0	7,334 98	
	71 3/4	3,746 3 0	5,150 35	
	76 1/4	3,100 0 0	3,583 08	
	76 3/8	785 5 10	902 89	
	76 1/2	10,863 2 3	12,423 76	
	76 5/8	675 4 9	768 14	
	76 3/4	3,775 0 0	4,271 41	
	77	9,049 9 9	10,129 38	
	77 3/4	7,235 0 0	7,834 30	
	80 1/4	95,000 0 0	91,310 83	
	80 1/3	2,000 0 0	1,898 00	
	80 7/8	22,000 0 0	20,476 50	
	80 1 1/16	2,178 0 0	2,047 04	
	81	600 0 0	551 80	
	81 1/16	500 0 0	460 81	
	81 1/4	13,891 0 0	12,675 54	
	81 7/16	14,000 0 0	12,647 25	
	81 1/2	8,609 16 2	7,751 71	
	92 1/4	3,700 0 0	1,395 52	
	93	4,600 0 0	1,567 07	
	93 1/4	1,000 0 0	328 50	
	93 1/3	7,400 0 0	2,340 86	
	93 5/8	2,000 0 0	620 50	
	93 3/4	900 0 0	273 75	
	94	1,100 0 0	321 20	
	94 1/4	3,120 0 0	873 08	
	94 1/2	21,400 0 0	5,988 43	
	95 1/4	1,000 0 0	231 17	
	95 3/8	1,700 0 0	382 64	
	95 1/2	3,000 0 0	657 00	
	95 3/4	250 0 0	51 71	
	96 3/4	400 0 0	63 27	
	97 1/8	2,000 0 0	255 50	
	97 7/16	60,270 0 0	7,528 61	
	97 3/4	3,800 0 0	416 10	
	98	54,000 0 0	3,942 00	
	98 3/4	7,780 0 0	473 28	
	99	850 0 0	41 36	
		654,142 6 8		636,419 25
Premium on amounts deposited in London for Credit in Ottawa	.....	8 18 3	27	
		18 0 2	1 86	
		24 13 0	2 60	
		49 16 0	1 83	
		66 2 0	6 80	
		90 8 4	8 73	
		158 1 9	8 18	
		170 0 0	14 73	
		266 13 10	27 10	
		285 17 5	27 63	
		625 12 3	29 19	
		1,117 10 6	105 22	
		1,385 14 10	133 96	
		5,168 18 4	267 06	
		8,591 11 10	422 41	
		18,027 18 6		1,057 57
Carried forward	.....	.....	.....	675,280 05

Premium Discount and Exchange Revenue—*Concluded.*

From what Source Received.		Amount sold.	Amount of Revenue.	Total.
		£ s. d.	$ cts.	$ cts.
Brought forward				675,280 05
Premium on small New York Cheques deposited in Bank of Montreal, Ottawa				1,474 29
				676,754 34
Less:				
Money Order Account for year ending Dec. 31st, 1917. Orders sold at rate of $4.80 and charged to Post Office Account at $4.86⅔ on total of £727,524-4-4				48,501 60
				628,252 74

No. 4.

INTEREST ON INVESTMENTS.

From what Source Received. and Nature of Investment.	Time.	To what Date Paid.	Rate of Interest.	Amount Invested.	Interest Realized.	
					Sterling.	Currency.
			p.c	£ s. d.	£ s. d.	$ cts.
SINKING FUNDS.						
Loan of 1909-34.						
Canadian Securities.....	1 year	Oct. 1, 1917	2½	210,407 10 6	2,630 1 10	12,799 78
	½ "	April 1, 1918	2½	106,953 15 3	1,336 18 5	6,506 35
	½ "	Jan. 1, 1917	3	62,604 12 9	939 1 5	4,570 14
	½ "	July 1; 1917	3	79,648 15 0	1,194 14 7	5,814 35
	½ "	Jan. 1, 1918	3	80,298 1 7	1,204 9 5	5,861 76
	1 "	July 1, 1917	3½	658,759 0 8	11,493 5 7	55,933 96
	½ "	June 1, 1917	3½	823,722 2 5	14,415 2 9	70,153 67
	½ "	Dec. 1, 1917	3½	829,895 12 3	14,531 8 3	70,719 54
	½ "	Jan. 1, 1918	3½	328,379 10 4	5,746 12 10	27,966 99
	½ "	Jan. 1, 1917	3¾	33,180 0 0	622 2 6	3,027 67
	½ "	July 1, 1917	3¾	35,580 0 0	667 2 6	3,246 67
	½ "	Jan. 1, 1918	3¾	39,520 0 0	741 0 0	3,606 20
	1 "	Oct. 1, 1917	4	96,583 13 10	1,931 13 6	9,400 82
	½ "	April 1, 1917	4	48,291 16 11	965 16 9	4,700 41
	1 "	Nov. 1, 1917	4½	150,600 0 0	3,388 10 0	16,490 70
Canadian Securities held by Imperial Government on which an additional ¼% is allowed	½ "	Jan. 1, 1918	3½	600 0 0	10 10 0	51 10
	½ "	Jan. 1, 1918	4	6,997 8 5	139 19 0	681 09
	½ "	Jan. 1, 1918	4¼	1,000 0 0	21 5 0	103 42
	½ "	Oct. 1, 1917	4½	32,881 0 1	739 16 6	3,600 48
	½ "	April 1, 1918	4½	48,214 17 6	1,084 16 9	5,279 54
					63,804 7 7	310,514 64
Loan of 1930-50.						
Canadian Securities.....	½ "	April 1, 1917	2½	2,200 0 0	27 10 0	133 83
	½ "	Oct. 1, 1917	2½	22,273 16 5	278 8 5	1,354 98
	½ "	April 1, 1918	2½	22,273 16 5	278 8 5	1,354 98
	½ "	Jan. 1, 1917	3	55,726 17 0	835 18 1	4,068 07
	½ "	July 1, 1917	3	95,891 13 11	1,438 17 6	7,002 52
	½ "	Jan. 1, 1918	3	102,786 7 5	1,541 15 11	7,503 41
	½ "	June 1, 1917	3½	13,967 11 9	244 8 8	1,189 58
	1 "	July 1, 1917	3½	1,189,915 0 2	20,823 10 4	101,341 12
	½ "	Dec. 1, 917	3½	19,029 15 7	341 12 3	1,662 52
	½ "	Jan. 1, 1918	3½	601,188 4 1	10,520 15 10	51,201 19
	½ "	Jan. 1, 1917	3¾	106,150 0 0	1,990 6 3	9,686 19
	½ "	July, 1, 1917	3¾	111,720 0 0	2,094 15 0	10,194 45
	½ "	Jan. 1, 1918	3¾	117,720 0 0	2,207 5 0	10,741 95
	½ "	April 1, 1917	4	219,420 11 0	4,388 8 3	21,356 94
	½ "	Oct. 1, 1917	4	220,098 11 0	4,401 19 5	21,422 92
	½ "	April 1, 1918	4	226,698 11 0	4,533 19 5	22,065 33
	½ "	May 1, 1917	4½	87,900 0 0	1,977 15 0	9,625 05
	½ "	Nov. 1, 1917	4½	89,500 0 0	2,013 15 0	9,800 25
Canadian Securities held by Imperial Government on which an additional ½% is allowed	½ "	Jan. 1, 1918	3½	15,146 11 6	265 1 4	1,289 99
	½ "	Jan. 1, 1918	4	61,825 2 10	1,236 10 1	6,017 65
	½ "	Oct. 1, 1917	4½	35,475 7 10	798 3 11	3,884 55
	½ "	April 1, 1918	4½	58,461 0 11	1,313 17 6	6,394 19
	½ "	Nov. 1, 1917	5	8,800 0 0	220 0 0	1,070 67
					63,773 1 7	310,362 33
Carried forward.....	.....	.....	...	.....	.....	620,876 97

INTEREST ON INVESTMENTS—*Continued.*

From what Source Received and Nature of Investment.	Time.	To what date paid.	Rate of Interest.	Amount Invested.	Interest Realized. Sterling.	Interest Realized. Currency.
			p.c.	£ s. d.	£ s. d.	$ cts.
Brought forward						620,876 97
SINKING FUNDS—*Con.*						
Loan of 1940-60.						
Canadian Securities	½ year	April 1, 1917	2½	2,587 12 10	32 6 11	157 42
	1 "	" 1, 1918	2½	7,627 12 10	95 6 10	464 02
	½ "	Jan. 1, 1917	3	33,277 8 1	499 3 3	2,429 26
	½ "	July 1, 1917	3	34,258 15 10	513 17 8	2,500 90
	½ "	Jan. 1, 1918	3	34,373 1 11	515 11 11	2,509 23
	½ "	June 1, 1917	3½	16,723 11 11	292 13 3	1,424 29
	1 "	July 1, 1917	3½	190 6 10	3 6 8	16 22
	½ "	Dec. 1, 1917	3½	16,732 8 5	292 16 4	1,425 04
	½ "	Jan. 1, 1918	3½	95 3 5	1 13 4	8 11
	1 "	July 1, 1917	3¾	19,080 0 0	357 15 0	1,741 04
	½ "	Jan. 1, 1918	3¾	61,220 0 0	1,147 17 6	5,586 33
	1 "	Oct. 1, 1917	4	125,796 18 4	2,515 18 10	12,244 24
	½ "	April 1, 1918	4	62,898 9 2	1,257 19 5	6,122 10
	1 "	Oct. 1, 1917	4½	324,200 0 0	7,294 10 0	35,499 91
Canadian Securities held by Imperial Government on which an additional ½% is allowed	½ "	April 1, 1918	4½	44,824 17 9	1,008 11 3	4,908 34
	½ "	Jan. 1, 1918	3½	750 0 0	13 2 6	63 87
	½ "	" 1, 1918	4	30,205 11 9	604 2 3	2,940 01
	½ "	Oct. 1, 1917	4½	41,653 12 1	937 4 2	4,561 08
					17,383 17 1	84,601 41
Total Sinking Funds					144,961 6 3	705,478 38
Montreal Harbour Commissioners.				$ cts.	$ cts.	
Debentures	1 "	Jan. 1, 1917	3	9,250,000 00	277,500 00	
	½ "	June 30, 1917	3½	15,830,000 00	277,025 00	
	½ "	Dec. 31, 1917	3½	16,375,000 00	286,562 50	
	184 d.	June 30, 1917	3½	195,000 00	3,440 55	
	21 "	" 30, 1917	3½	115,000 00	231 58	
	10 "	" 30, 1917	3½	235,000 00	225 34	
	146 "	Jan. 1, 1917	3½	25,000 00	350 00	
	112 "	" 1, 1917	3½	55,000 00	590 68	
	63 "	" 1, 1917	3½	100,000 00	604 11	
						846,529 76
Montreal Turnpike Trust Commutation money to be applied to arrears of interest						5,500 00
Province of Quebec.						
Interest on Debt Account	1 year	Jan. 1, 1918	4	1,473,609 63		58,944 38
St John Bridge and Railway Extension Company	1 year	July 1, 1916	4	433,900 00		17,356 00
Loans to Banks, Finance Act, 1914.						
Sundry Banks	var's.		5			754,792 01
Loans to Banks "Call" against Imperial Treasury Bill Certificates			3½			114,353 82
Carried forward						2,502,934 35

INTEREST on Investments—*Concluded.*

From what Source Received and Nature of Investment.	Time.	To what Date Paid.	Rate of Interest.	Amount Invested.	Interest Realized.	
			p.c.	$ cts.	$ cts.	$ cts.
Brought forward.....	.....	.....	.....	.....	.....	2,502,934 35
Grand Trunk Pacific Railway.						
Interest on 3 p.c. Mortgage Bonds.....	1 year	Jan. 1, 1918	3	33,095,333 23	.....	992,800 00
Canadian Northern Railway.						
Bonds.....	1 year	Nov. 1, 1917	5	10,000,000 00	500,000 00	
Interest on advances.....	½ "	Sept. 1, 1917	4	2,384,500 01	48,081 97	
	4 mos.	" 1, 1917	4	250,000 00	3,369 86	
	½ year	March 1, 1918	4	2,634,500 01	52,256 93	
	181 d.	" 1, 1918	4	628,166 67	12,666 59	
	4 mos.	" 1, 1918	4	250,000 00	3,287 67	
	½ year	July 20, 1917	3½	1,198,049 84	20,793 52	
	½ "	Jan. 20, 1918	3½	1,797,074 76	31,707 27	
						672,163 81
J. P. Morgan & Co.....	32 dys	.....	2	20,000,000 00	35,068 48	
	28 "	.....	2½	5,000,000 00	9,589 04	
						44,657 52
Bank of Montreal, London.						
Interest on Current Account..	.....	.....	.....	.....	.....	17 16
Bank of Montreal, New York.						
Interest on Current Account..	.....	.....	.....	.....	.....	254,151 29
						4,466,724 13

No. 5.

STATEMENT of Casual Revenue paid to the Receiver General for the fiscal year ended March 31, 1918.

From whom Received and Nature of Receipt.	$ cts.	$ cts.
Agriculture—		
Sales—Experimental Farms	83,273 07	
" of Publications	171 83	
" of Animals	34 00	
" of Samples	51 20	
Live Stock	8,071 89	
Testing Seed Grain	1,289 25	
Refund for lost Stamp and Sundries	71 85	
" Duty paid	30 00	
" Freight charges	69 00	
" unused tickets	349 38	
" slaughter ticket	1 00	
" cost of cablegram	2 63	
" Law costs	130 85	
" previous years Expenditure	3,912 10	
" amount due by Pte. Connolly	5 00	
Grimsby Cold Storage	22 96	
Rent of Land	99 00	
		97,585 01
Archives—		
Fees for copying	61 10	
		61 10
Customs—		
Certified Copies of Manifest	158 50	
Conscience money	233 80	
Outstanding cheques	218 05	
Sale of Sundries	344 92	
" Publications	50	
Refund Previous years Expenditure	119 47	
Unclaimed remittance	1 00	
		1,076 24
Commission of Conservation—		
Sale of Scrap Copper	9 92	
" Library Duplicate	8 98	
		18 90
External Affairs—		
Passport fees	6,035 00	
		6,035 00
Finance—		
Interest on excess circulation	115,220 95	
Conscience money	4,166 45	
Refund of previous years expenditure	975 71	
Sale of Scrap	3 34	
" Sweep	33,714 29	
" Barrels	19 90	
" Eye-piece cells	4,581 48	
Charges for Refining Gold	168,455 67	
" making assay	68 98	
" Coining for Newfoundland	4,076 27	
Premium on Gold Bars	457 42	
Profits on Refining Gold	48,580 31	
" Silver Coinage	857,048 07	
" Copper Coinage	64,395 32	
Fees for registering bonds	1,588 53	
" Note transfer	2,074 00	
Balance bounty 1916. Refund of previous year's expenditure	169 76	
Outstanding cheques	29,019 16	
Munition Workers, Royal Mint, London	4,897 93	
Carried forward	1,339,513 54	104,776 25

STATEMENT of Casual Revenue paid to the Receiver General, etc.—*Continued.*

From Whom Received and Nature of Receipt.	$ cts.	$ cts.
Brought forward	1,339,513 54	104,776 25
Less—		
Insurance on Bonds	13 66	
		1,339,499 88
Canada Food Board—		
Fees	100,798 47	
Sale of cases	60 00	
		100,858 47
Governor General's Secretary's Office—		
Sale of scrap copper	1 45	
		1 45
House of Commons—		
Private Bills	5,888 54	
Sale scrap copper	5 51	
Refund previous years Indemnity	730 00	
" " Legislation	80	
		6,624 85
Indian Affairs—		
Refund Supplies to Indians	1,669 06	
" from Ex-pupils	1,382 30	
" Previous Years expenditure	274 20	
" Legal expenses	85 00	
" Annuity Treaty 9	14,226 90	
Sale of old material	93 30	
" Building	500 00	
Rent of house	25 00	
Transfer from Trust Fund. *Balance of Suspense Account*	151 67	
British Columbia Government ½ final payment Acme Press	4,200 86	
		22,608 29
Inland Revenue—		
Adulteration of Food	5,479 90	
Sale of publication	32 52	
" old material	2 03	
" Milk Testing Glasses	1,564 35	
Fees—Fertilizer	665 00	
" Patent Medicines	1,568 00	
" Feeding Stuffs	686 00	
Standard Laboratory	203 25	
Refund previous years Law costs	135 02	
" " Civil Government Salaries	141 93	
Law costs, Edmonton Vinegar Co. vs. The King	243 21	
		10,721 21
Department of Interior—		
Registration Fees, Yukon	549 75	
Conscience money	50 00	
Sale of old material	550 77	
" Team	100 00	
Refund previous years Expenditure	6,280 92	
" " Law costs	230 65	
" " Freight charges	3 64	
" " Civil Government Salaries	19 79	
" " Scientific Institutions	1,708 52	
Liquor permits	110 00	
	9,604 04	
Refund to A. G. Tate, Seed Grain Commission	40 35	
		9,563 69
Department of Justice—		
Sheriff Fees, Dawson	1,155 00	
Police Magistrate, Dawson	101 75	
Unclaimed Fees	5 00	
Sale of scrap	2 46	
" old material, Penitentiaries	4,573 01	
Refund overpayment	14 47	
" previous years Expenditure	27 40	
To adjust Judges' Salaries	1 62	
		5,880 71
Carried forward		1,600,534 80

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STATEMENT of Casual Revenue paid to the Receiver General, etc.—*Continued.*

From Whom Received and Nature of Receipt.	$ cts.	$ cts.
Brought forward		1,600,534 80
Department of Labour—		
Sale Labour Gazette & Publications	1,243 07	
		1,243 07
Legislation—		
Sale of Typewriter, Library	5 00	
		5 00
Department of Marine—		
Privilege to lay cable	2 00	
Money at credit of J. L. Cogswell, defaulter	398 14	
Wages and effects distressed seamen	216 47	
Refund previous years	18 28	
Radio Telegraph Service	20 87	
Earnings, Dominion Steamers	50 80	
Conscience money	20 50	
Examination of Masters and Mates	4,485 85	
Marine Register	54 18	
Refund previous years expenditure	2,926 92	
" " Marine Hospitals	240 14	
" Freight charges	1 35	
Insurance on Shed No. 5, Montreal	23,568 00	
Half share profits Wrecking Co	8,344 17	
Purchase Lighthouse property	65 00	
Unclaimed wages	8 95	
Balance due Deserters	6 03	
Sale of wrecked lumber	69 12	
" Publications	45 29	
Quit claims and water lots	10,312 91	
Permit to prospect	25 00	
Duplicate for lost draft	37 51	
	50,917 48	
Less refunds—		
Re sale of empties 111 60		
Re Board of Trade 20 70	132 30	
		50,785 18
Department of Militia and Defence—		
Refund previous years—Expenditure	2,321 66	
Less—Refunds Valcartier site	250 00	
		2,071 66
Department of Mines—		
Sale of Publications	305 47	
" Canoes	82 00	
" Horses	348 00	
" Old material	15 00	
		750 47
Department of Naval Service—		
Radio Telegraph Service	22,469 15	
Wireless Operators examination fees	379 75	
Conscience money	5 10	
Sale of Publications	599 89	
" Fish Fry, etc	8,354 04	
" Fertilizer	1,664 16	
" Old Material, scrap, etc	1,105 29	
" Wireless equipment	417 00	
" Station	200 00	
" Supplies	1,935 44	
" Steamer "Ostrea"	3 00 00	
" Seal Skins	2,620 36	
Refund previous years expenditure	224 33	
" for lost articles	5 00	
" " condemned beef	2,762 32	
" Witness fees	5 25	
Royal Naval College	3,700 00	
Rent of Property	402 56	
Carried forward	47,149 64	1,655,390 18

STATEMENT of Casual Revenue paid to the Receiver General, etc.—*Continued.*

From Whom Received and Nature of Receipt.	$ cts.	$ cts.
Brought forward	47,149 64	1,655,390 18
Department of Naval Service—Continued.		
Percentage on furniture	255 33	
Privilege to lay cable	73 00	
Amount over-remitted	1 70	
Unused ticket	11 16	
Goods lost in transit	7 93	
Charges for collecting	1 60	
Purchase of Discharge	107 56	
Fishing Bounty cheque returned	38 10	
Legal expenses *Refund of law costs*	1,048 21	
		48,693 63
Post Office Department—		
Refund previous years—Civil Government Salaries	140 00	
		140 00
Department of Printing and Stationery—		
Profits on Printing	60,170 27	
" Stationery	1,039 89	
Sale of Publications	15,747 80	
" Waste paper	11,877 90	
		88,835 86
Department of Public Works—		
Living quarters Speaker of the Senate. Refund	315 00	
Rent of telephone lines	62 00	
" Post Office, Victoria	396 00	
" scow	534 85	
" buildings	105,906 10	
Two thirds cost of fish screen	965 23	
Sale of land Canadian Northern Railway	490 30	
" tug	2,000 00	
" publications	355 37	
" old material	11,650 56	
" " buildings	3,656 90	
Conscience money	2 20	
Unused ticket	17 45	
Photo work	589 30	
Plan for dry dock not returned	10 00	
Deposit for land forfeited	50 00	
Rent of pile driving plant	13 00	
Permit to cut hay	82 50	
Refund previous years International Joint Commission	1 51	
" " " Expenditure	6,873 62	
		133,971 89
Royal Northwest Mounted Police—		
Refund of interest charges of previous years	6 73	
Rent of buildings	35 00	
Outstanding balance "K" Division 1911-12	1 00	
Refund previous years expenditure	144 25	
		186 98
Department of Railways and Canals—		
Sale of sundries from canals	43 00	
" old material	2,147 78	
" canal lands	450 00	
" houses	225 00	
Conscience money	4 00	
Hire of dredge	586 00	
Interest on Railway subsidies	227,850 32	
		231,306 10
Department of Secretary of State—		
Fees	170,509 91	
Refund of previous years expenditure	323 80	
		170,833 71
Carried forward		2,329,358 35

STATEMENT of Casual Revenue paid to the Receiver General, etc.—*Concluded.*

From Whom Received and Nature of Receipt.	$ cts.	$ cts.
Brought forward		2,329,358 35
The Senate—		
Certified Copies	200 00	
Private Bills	6,349 51	
Sale of scrap copper	1 60	
		6,551 11
Department of Trade and Commerce—		
Government share ships carrying grain to Great Britain	26,352 02	
Sale of scrap copper	1 45	
		26,353 47
Total		2,362,262 93

No. 6.

STATEMENT of Total Receipts on Account Superannuation for the Fiscal Year ended March 31, 1918.

From Whom Received.	Superannuation Revenue. R.S.C., Cap. 17, Sec. 18.		Superannuation Fund No. 2. R.S.C., Cap. 17, Sec. 18.	
	$ cts.	$ cts.	$ cts.	$ cts.
Charges of Management—				
Assistant Receiver-General's Office:				
Halifax			45 50	
Charlottetown	64 18			
Victoria	58 00			
Winnipeg	9 99			
		132 17		45 50
Civil Government—				
Agriculture	207 00		308 00	
Archives	62 00		58 93	
Auditor General's	602 37		183 16	
Civil Service Commission	111 00			
Commission of Conservation	120 00		175 00	
Customs	667 04		510 14	
External Affairs	136 00			
Finance	369 30		190 75	
General Consulting Engineer			56 00	
Governor General's Secretary's Office	108 00		33 26	
High Commissioner's Office	92 04			
Indian Affairs	485 18		43 75	
Inland Revenue	305 50		252 88	
Insurance Department	110 00			
Interior	1,943 36		217 00	
Justice	764 59		173 25	
Marine	337 00		497 88	
Militia	287 00		546 00	
Mines	504 00		350 06	
Naval Service	193 50		319 38	
Post Office	2,846 41		596 75	
Printing and Stationery	171 00		133 00	
Privy Council	225 00		295 75	
Public Works	452 50		203 00	
Railways and Canals	254 33		213 50	
R.N.W.M. Police	100 00			
Secretary of State	321 86			
Trade and Commerce	154 00		355 13	
		11,929 98		5,712 51
Legislature—				
House of Commons	414 27		241 50	
Senate	320 27		46 65	
Library	192 00			
		926 54		288 15
Penitentiaries—				
Kingston	56 00			
St. Vincent de Paul	9 32			
		65 32		
Lighthouse and Coast		22 36		
Scientific Institutions		6 75		
Steamboat Inspection		40 00		
Naval Service		80 02		
Interior		5 32		
R.N.W.M. Police		76 00		
Customs		3,372 27		1,995 78
Excise		2,147 32		958 98
Weights and Measures, Gas and Electric Light—				
Weights and Measures	107 56		38 40	
Gas and Electric Light	20 33			
		127 89		38 40
Carried forward		18,931 94		9,039 32

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No. 6.—STATEMENT of Total Receipts on Account Superannuation for the Fiscal Year ended March 31, 1918—*Concluded.*

From Whom Received.		Superannuation Revenue. R.S.C., Cap. 17, Sec. 18.		Superannuation Fund No. 2. R.S.C., Cap. 17, Sec. 18.	
		$ cts.	$ cts.	$ cts.	$ cts.
Brought forward			18,931 94		9,039 32
Adulteration of Food			13 92		
Railways and Canals			66 28		
Post Office			11,310 08		5,018 70
Trade and Commerce—					
Trade Commissioners		79 92			
Culling Timber		2 50			
			82 42		
Printing and Stationery			120 00		126 00
Interest on Investments					29,957 03
Less—Payments—					
George W. Holder		56 08			
George Rennie		17 00			
E. Y. Steele		18 62			
Julia M. Schrieber		400 00			
James Lawson		86 00			
			577 70		
Less—Allowances paid to the following persons during the year 1917-18. Chargeable to Superannuation No. 2—					
H. Bernard	$ 431 88				
Thomas Clappison	1,119 96				
P. Davieau	384 00				
E. B. Elson	545 12				
H. Foster	720 00				
R. Franck	187 80				
Wm. Hoey	327 00				
S. B. Jamieson	1,069 08				
M. D. Kelly	693 24				
M. Macaulay	150 24				
J. F. McIntosh	625 13				
Christopher McRae	182 40				
M. H. Morgan	313 80				
A. H. O'Brien	1,741 44				
F. A. Osborne	578 64				
Daniel Phelan	1,512 00				
Geo. H. Roe	452 76				
H. E. Ross	144 00				
A. Rouillard	482 85				
W. L. Ryan	448 00				
Jno. L. Scott	376 08				
Margaret Shaw	287 47				
T. B. Trudel	1,105 92				
S. J. Wood	328 68				
Robt S. B. Young	436 32				
	$14,643 81				14,643 81
			29,946 94		29,497 24

EXPENDITURE STATEMENTS

INTEREST ON PUBLIC DEBT.

To Whom Paid.	Description.	Time for which interest was paid.	Date to which interest was paid.	Rate of Interest	Amount of Principal.	—	Interest paid.	Total.
	FUNDED.			p.c.	$ cts.	$ cts.	$ cts.	$ cts.
	Debentures and Inscribed Stock Payable in London.							
Bank of Montreal	Loan of 1884 unguaranteed	1 year	Dec. 1, 1917	3½	23,467,206 27		821,352 20	
"	" 1888 "	1 "	Jan. 1, 1918	3	8,071,230 16		242,136 90	
"	" 1892 "	1 "	Jan. 1, 1918	3	18,250,000 00		547,500 00	
"	" 1894 "	1 "	Jan. 1, 1918	3	10,950,000 00		328,500 00	
"	" 1897 "	1 "	April 1, 1918	2½	4,888,185 64		122,204 63	
"	" 1914-19 "	1 "	Jan. 1, 1918	3¾	26,701,842 68		1,001,319 10	
"	" 1930-50 "	1 "	Jan. 1, 1918	3½	137,058,841 00		4,797,059 42	
"	" 1940-60 "	1 "	April 1, 1918	4	93,926,666 66		3,757,066 66	
"	" 1920-25 Bonds	1 "	Nov. 1, 1917	4½	24,333,333 33		1,095,000 00	
"	Canadian Pacific Railway Land Grant Loan, unguaranteed	1 "	Jan. 1, 1918	3½	15,056,006 66		526,960 22	
								13,239,099 13
	Payable in Canada.							
Sundry persons	Stock "A"	1 "	April 1, 1918	6	8,000 00	480 00		
"	" "A"	1 "	Nov. 1, 1918	3½	31,836 67	1,114 28		
							1,594 28	
"	" "B"	½ "	May 1, 1917	3½	109,600 00	1,918 00		
"	" "B"	½ "	Nov. 1, 1917	3½	99,700 00	1,744 75		
"	" "B"	Various		3½		123 81		
							3,786 56	
"	" "C"	1 year	Nov. 1, 1917	3½	48,666 67		1,703 34	
"	" "F"	1 "	Jan. 1, 1918	3½	60,900 00		2,131 46	
"	War Loan 1915-25	1 "	Dec. 1, 1917	5	* 51,195,000 00		4,279,517 51	
"	" 1916-31	1 "	April 1, 1918	5	* 63,066,300 00		4,708,838 31	
"	" 1917-37	1 "	Mar. 1, 1918	5	* 92,607,800 00		7,928,664 04	
Imperial Government	Loan of 1925-28	1 "	Mar. 1, 1918	3½	12,404,678 36		434,163 74	
"	" 1925-45	1 "	Dec. 1, 1917	4½	95,207,351 17		4,284,330 80	
								21,644,730 04
	Payable in New York.							
Sundry persons	Bond Loan 1915-35	1 "	Feb. 1, 1918	5	873,000 00		43,650 00	
"	Public Service Loan	1 "	April 1, 1918	5	75,000,000 00		3,750,000 00	
								3,793,650 00

UNFUNDED.

"	Post Office Savings Bank	1 "	April 1, 1918	3	* 41,058,031 94	1,141,014 09		
"	Dominion Government Savings Bank	1 "	April 1, 1918	3	* 12,177,283 18	385,044 09		
							1,526,058 18	
ndian Fund	Trust Fund	1 "	April 1, 1918	6	1,089,841 37	65,390 65		
"	"	1 "	April 1, 1918	5	620,400 10	31,020 01		
"	"	1 "	April 1, 1918	5	6,159,985 89	307,999 29		
							404,409 95	
Hon. Prov. Treas., Ontario.	Trust Fund proportion of Common school Fund	1 "	Jan. 1, 1918	5			73,577 04	
Hon. Prov. Treas., Quebec.	Trust Fund proportion of Common school Fund	1 "	Jan. 1, 1918	5			58,397 78	
Hon. Prov. Treas., Manitoba	Manitoba School Lands	1 "	April 1, 1918	3	* 250,326 95		3,415 35	
Hon. Prov. Treas., Alberta	Alberta School Lands	1 "	April 1, 1918	3	* 731,429 53		12,675 11	
Hon. Prov. Treas., Saskatchewan	Saskatchewan School Lands	1 "	April 1, 1918	3	* 1,075,706 11		16,735 61	
Three Rivers Harbour Sinking Fund	Trust Fund	1 "	April 1, 1918	4	1,893 70	75 75		
Three Rivers Harbour Sinking Fund	"	6 months	April 1, 1918	4	37 87	76		
							76 51	
Land Assurance Fund	"	1 year	April 1, 1918	3	7,871 35		236 14	
Sundry Banks	Bank Circulation Redemption Fund	1 "	July 1, 1918	3	* 5,799,609 27		172,975 75	
Sundry persons	Contractors Securities	1 "	April 1, 1918	3	* 1,672,606 20		87,431 61	
"	Debenture Stock	1 "	April 1, 1918	5	* 14,281,000 00		763,167 16	
"	War Savings Certificates						4,961 25	
"	Retirement Fund	1 year	Jan. 1, 1918	4	* 5,128,684 01		181,657 14	
"	Superannuation Fund No. 2	1 "	April 1, 1918	6	* 522,555 85		29,957 03	
"	Insurance Fund	1 "	April 1, 1918	6	* 583,383 13		29,736 55	
"	Compensation to Seigneurs	1 "	Jan. 1, 1918	6	* 34,084 96		1,921 32	
"	Compensation to Townships	1 "	Jan. 1, 1918	6	* 153 00		7 61	
"	Decayed Pilots Fund	1 "	April 1, 1918	3			41 45	
"	I. C. Ry. & P.E.I. Ry. Employees' Provident Fund	1 "	April 1, 1918	3	* 340,793 91		9,222 07	
Militia Council	Strathcona Trust Fund	1 "	Nov. 12, 1917	4	300,000 00	12,000 00		
"	" "	1 "	Nov. 14, 1917	4	200,000 00	8,000 00		
							20,000 00	
Sundry persons	Government Annuities	1 "	April 1, 1918	4	* 3,417,403 98		128,677 19	
"	National Transcontinental Railway Apprentice Fund	1 "	April 1, 1918	3	1,786 28		56 72	
Bank of Montreal, London.	Interest on Current Account		Dec. 31, 1917				48,721 05	
Bank of Montreal, New York	Temporary Loan 1915	6 months.	Aug. 1, 1917	5	19,393,000 00		484,825 00	
" "	" " 1917	6 months.	Jan. 1, 1918	5	75,000,000 00		1,875,000 00	
Sundry Persons	Interest and discount on Treasury Bills	119 days	Sept. 5, 1917 to Jan. 2, '18	5½	1,400,000 00	25,104 10		
"	" " "	64 "	Oct. 30, 1917 to Jan. 2, '18	5½	200,000 00	1,928 78		
"	" " "	54 "	Nov. 9, 1917 to Jan. 2, '18	5½	100,000 00	813 70		
Carried forward						27,846 58	5,933,910 90	38,677,479 17

INTEREST ON PUBLIC DEBT.—*Concluded.*

To Whom Paid.	Description.	Time for which interest was paid.	Date to which interest was paid.	Rate of Interest	Amount of Principal.	—	Interest Paid.	Total.
				p.c.	$ cts.	$ cts.	$ cts.	$ cts.
Brought forward ...	.....	.....	.....	...	.....	27,846 58	5,933,940 90	38,677,479 17
Sundry Persons ...	Interest and discount on Treasury Bills ..	47 days..	Nov. 16, '17 to Jan. 2, 18	5½	100,000 00	708 22		
"	" " "	34 " ..	Nov. 29, '17 to Jan. 2, '18	5½	100,000 00	512 33		
"	" " "	6 months.	Jan. 2, 1918 to July 2 '18	5½	90,000 00	2,475 00		
"	" " "	3 " ..	Jan. 7, 1918 to Apr. 7, '18	5½	50,000 00	687 50		
"	" " "	4 " .	Jan. 7, 1918 to May 7, '18	5½	50,000 00	916 66		
"	" " "	6 " ..	Jan. 7, 1918 to July 7, '18	5½	100,000 00	2,750 00		
"	" " "	6 " ..	Jan. 18, 1918 to July 18, '18	5½	250,000 00	6,875 00	42,771 29	
Sundry Banks	Discount on Treasury Bills....	122 days..	June 15, '17 to Oct. 15, '17	5½	23,910,000 00	439,550 96		
"	" "	118 " ..	June 19, 1917 to Oct. 15, '17	5½	1,090,000 00	19,381 15		
"	" "	134 " ..	July 5, 1917 to Nov. 16 '17	5½	10,800,000 00	218,071 22		
"	" "	133 " ..	July 6, 1917 to Nov. 16, '17	5½	5,310,000 00	106,418 23		
"	" "	132 " ..	July 7, 1917 to Nov. 16, '17	5½	400,000 00	7,956 16		
"	" "	128 " ..	July 11, 1917 to Nov. 16, '17	5½	1,890,000 00	36,453 69		
"	" "	91 days..	July 16, 1917 to Oct. 5, '17	5½	500,000 00	6,856 16		
"	" "	123 " ..	July 16, 1917 to Nov. 16, '17	5½	6,540,000 00	121,213 96		
"	" "	123 " ..	July 16, 1917 to Nov. 16, '17	5½	1,000,000 00	18,534 25		
"	" "	122 " ..	July 17, 1917 to Nov. 16, '17	5½	1,500,000 00	27,575 07		

"	"	"	121 " ..	July 18, 1917 to Nov.16,'17	5½	3,400,000 00	61,991 78			
"	"	"	121 " ..	July 18, 1917 to Nov.16,'17	5½	260,000 00	4,740 52			
"	"	"	121 " ..	July 18, 1917 to Nov.16,'17	5½	4,700,000 00	85,694 50			
"	"	"	121 " ..	July 18, 1917 to Nov.16,'17	5½	626,000 00	11,304 43			
"	"	"	119 " ..	July 20, 1917 to Nov.16,'17	5½	2,050,000 00	36,759 58			
"	"	"	115 " ..	July 24, 1917 to Nov.16,'17	5½	190,000 00	3,292 47			
"	"	"	116 " .	July 23, 1917 to Nov.16,'17	5½	680,000 00	11,886 03			
"	"	"	107 " ..	Aug. 1, 1917 to Nov.16,'17	5½	1,600,000 00	25,797 26			
"	"	"	106 " ..	Aug. 2, 1917 to Nov.16,'17	5½	1,300,000 00	20,764 38			
"	"	"	102 " ..	Aug. 6, 1917 to Nov.16,'17	5½	1,000,000 00	15,369 87			
"	"	"	100 " ..	Aug. 8, 1917 to Nov.16,'17	5½	450,000 00	6,780 82			
"	"	"	95 " ..	Aug. 13, '17 to Nov.16,'17	5½	1,980,000 00	28,343 83			
"	"	"	97 " .	Aug. 11, '17 to Nov.16,'17	5½	700,000 00	10,231 51			
"	"	"	93 " ..	Aug. 15, '17 to Nov.16,'17	5½	1,590,000 00	22,281 76			
"	"	"	90 " ..	Aug. 18, '17 to Nov.16,'17	5½	1,000,000 00	13,561 65			
"	"	"	92 " ..	Nov. 10, 1917 toFeb.10, '18	5½	2,000,000 00	27,725 81			
"	Interest on Treasury Bills		3 months.	Oct. 1, 1917 to Jan. 1, '18	5½	24,605,000 00	338,318 75			
"	"	"	3 " ..	Oct. 15, 1917 to Jan.15, '18	5½	49,215,000 00	676,706 25			
"	"	"	61 days..	Nov.16, 1917 to Jan.16,'18	5½	48,310,000 00	444,054 93			
"	"	"	28 " ..	Feb. 10, 1918 toMar.10,'18	5½	2,000,000 00	8,438 36			
"	"	"	3 months.	Jan. 1, 1918 to Apr.1, '18	5½	24,605,000 00	338,318 75			
							3,194,374 09			
	Less rebate of discount		16 days..		5	780,000 00				
	"	"	15 " .		5	200,000 00	2,980 94	3,191,393 15	9,168,105 34	
	"	"	4 " ..		5	1,570,000 00				
									47,845,584 51	

SINKING FUNDS.

To whom Paid.	Loans.	Nature of Investments.	Rate of Interest.	Amount Purchased.	Total.
		Canadian Securities.	%	$ cts.	$ cts.
Sundry persons..	Loan of 1884.....	Loan of 1897—.... ...	2½	8,516 67	
		" 1888.....	3	10,901 62	
		" 1909-34.	3½	97,248 92	
		" 1930-50.....	3½	34,414 43	
		" 1914-19.	3¾	91,688 00	
		" 1940-60.....	4	234,645 72	
		" 1920-25.	4½	38,446 67	
					515,862 03
	Loan of 1930-50.....	" 1897...	2½	97,692 59	
		" 1888.....	3	302,736 32	
		" 1909-34.	3½	55,984 67	
		" 1930-50.....	3½	445,859 57	
		" 1914-19.....	3¾	314,240 68	
		" 1940-60... ...	4	319,930 00	
		" 1920-25.....	4½	153,786 67	
					1,690,230 50
	Loan of 1940-60.....	" 1897	2½	5,967 40	
		" 1888	3	60,937 08	
		" 1909-34.... ..	3½	19,459 97	
		" 1930-50.....	3½	393,258 24	
		" 1914-19.....	3¾	255,305 33	
		" 1940-60. ...	4	218,147 78	
		" 1920-25.....	4½	24,333 33	977,400 13
					3,183,492 66

CHARGES OF MANAGEMENT.

To Whom Paid.	Service.	$ cts.	$ cts.
	SAVINGS BANKS AND OFFICES OF THE ASSISTANT RECEIVERS GENERAL.		
	Assistant Receiver General's Office, Toronto, Ont.		
D. Creighton	Salary to November 8, 1917	2,333 28	
R. Cane	Salary to March 31, 1918	2,133 32	
A. T. Wilson	" 31, 1918	1,200 00	
A. W. Steel	" 31, 1918	950 00	
K. C. Freeman	" 31, 1918	900 00	
	Contingencies, including printing and stationery	1,948 20	
			9,464 80
	Assistant Receiver General's Office, Montreal, Que.		
City and District Savings Bank, Montreal, Que.	Amount paid that institution for acting Assistant Receiver General, year ended March 31, 1918	12,000 00	
	Contingencies, including printing and stationery	219 40	
			12,219 40
	Assistant Receiver General's Office, Halifax, N.S.		
I. H. Mathers	Salary to March 31, 1918	2,900 00	
A. C. Johnston	" 31, 1918	2,000 00	
J. H. Balcom	" 31, 1918	1,850 00	
M. J. Ring	" 31, 1918	1,300 00	
M. D. S. Brown	" 31, 1918	900 00	
	Contingencies, including printing and stationery	1,387 36	
			10,337 36
	Assistant Receiver General's Office, St. John, N.B.		
J. E. Wilson	Salary to March 31, 1918	2,600 00	
S. P. McCavour	" 31, 1918	1,850 00	
R. S. Cowan	" 31, 1918	1,500 00	
R. Ewing	" 31, 1918	1,500 00	
E. H. Cameron	" 31, 1918	1,200 00	
G. T. Corbett	" 31, 1918	1,000 00	
T. H. Lawson	" 31, 1918	700 00	
	Contingencies, including printing and stationery	1,276 31	
			11 626 31
	Assistant Receiver General's Office, Winnipeg, Man.		
A. C. McMicken	Salary to March 31, 1918	2,800 00	
E. W. H. Armstrong	" 31, 1918	2,000 00	
K. Frederickson	" 31, 1918	1,400 00	
H. E. Boyd	" 31, 1918	583 31	
W. E. Copeland	" 31, 1918	291 65	
T. Patterson	" 31, 1918	571 64	
	Contingencies, including printing and stationery	422 91	
			8,069 51
	Assistant Receiver General's Office, Victoria, B. C.		
D. B. McConnan	Salary to March 31, 1918	2,900 00	
W. Winsley	" 31, 1918	531 25	
S. A. Staden	" 31, 1918	1,400 00	
T. Knight	" 31, 1918	1,200 00	
M. F. Gower	" 31, 1918	900 00	
	Contingencies, including printing and stationery	1,896 01	
			8,827 26
	Assistant Receiver General's Office, Charlottetown, P. E. I.		
P. Pope	Salary to March 31, 1918	2,900 00	
F. Loughran	" 31, 1918	1,900 00	
D. A. McKinnon	" 31, 1918	1,350 00	
H. S. Stewart	" 31, 1918	1,000 00	
	Contingencies, including printing and stationery	326 02	
			7,476 0
	Carried forward		68,020 66

CHARGES OF MANAGEMENT.—*Continued.*

To Whom Paid.	Service.	$ cts.	$ cts.
	Brought forward		68,026 66
	Savings Banks, Nova Scotia—Concluded.		
T. Campbell	Salary to March 31, 1918, Sherbrooke	250 00	
F. W. Homer	" 31, 1918, Barrington	300 00	
C. E. Jost	" 31, 1918, Guysboro	300 00	
J. W. Morris	" Dec. 31, 1917, Wallace	187 50	
J. M. Rudolphe	" March 31, 1918, Lunenburg	500 00	
J. Redden	" 31, 1918, Kentville	500 00	
E. D. Tremaine	Salary to March 31, 1918, Port Hood	300 00	
W. W. Atwater	" " 31, 1918, Shelburne	300 00	
	Savings Banks, New Brunswick.		
W. A. Park	Salary to March 31, 1918, Newcastle	400 00	
	Contingencies, including printing and stationery	271 46	3,308 96
			71,329 62
	Recapitulation.		
	Salaries	63,581 95	
	Contingencies	7,747 67	
		71,329 62	
	Printing Dominion Notes.		
American Bank Note Co.	Printing notes		299,982 51
	Printing, advertising, inspection, express charges, etc.		
Bank of Montreal, London	Cables and telegrams	78 11	
	Advertising	319 37	
	Printing and stationery	353 91	
Dominion Express Co	Express	13,364 55	
Canadian Express Co	"	17,393 38	
Canadian Northern Co	"	17 65	
American Express Co	Express on coupons and notes paid by Bank of Montreal, New York	101 97	
W. F. Nichol	Travelling expenses	74 60	
American Machinists	Repairs to pens	48 50	
Collector of Customs	Duty on pens	503 15	
Thornton & Truman	Repairs, etc.	67 15	
American Bank Note Co.	Printing Treasury Bills	1,135 00	
" "	Printing labels for notes	56 25	
American Protection Co.	Inspection of burglar alarm	51 10	
Sundry persons	Cartage—Currency branch	17 00	
" "	" Assistant Receiver General, Toronto	3 35	
Porter Safety Seal Co	Seals	55 00	
Silver & McDonald	Legal expenses, Rex *vs.* Sunchammer	100 00	
S. A. Staden	Travelling and living expenses	684 80	
Courtney & Sears	Insurance on notes	114 23	
			34,539 07
	Commission for payment of interest on Public Debt and purchase of Sinking Funds.		
Bank of Montreal, London	For services as Financial Agents in London for year ending December 31, 1917, at rate of £150 per million of debt	54,405 48	
Bank of Montreal, New York.	One-eighth of one per cent for payment of interest coupons and registered interest	8,886 99	
			63,292 47
Carried forward			469,143 67

SESSIONAL PAPER No. 2

CHARGES OF MANAGEMENT.—*Concluded.*

To Whom Paid.	Service.	$ cts.	$ cts.
	Brought forward		469,143 67
	Brokerage on purchase of Sinking Funds.		
Bank of Montreal	One-quarter of one per cent brokerage		7,959 75
	English bill stamps, postage, etc.		
Bank of Montreal	Postage	545 03	
	Stamps	764 78	
	Commutation of stamp duty	33 45	
		1,343 26	
	LESS—Sundry fees for issue of certificates	138 21	
			1,205 05
	Removal of foreign and uncurrent coin from circulation.		
Sundry Banks	Removal of foreign and uncurrent coin		9,890 55
	STATUTORY CURRENCY ACT, 1910.		
Ottawa Branch Royal Mint—			
Prof. W. Nichol	Trial of Pyx	158 30	
Prof. A. Stansfield	" "	167 60	
Prof. W. H. Ellis	" "	182 00	
			507 90
			488,706 92

REDEMPTION OF DEBT.

To whom paid.	Service.	$ cts.	$ cts.
Sundry persons	Dominion Stock issue A 3½ per cent	1,000 00	
" "	" " B 3½ per cent	25,800 00	
" "	" " F 3½ per cent	100 00	
			26,900 00
" "	War Savings Certificates		654,201 80
" "	Temporary Loan 1915		19,388,000 00
" banks	Treasury Bills		227,845,000 00
" persons	" "		2,150,000 00
	War Loan 1915-25 Bonds converted into 1917-37 War Loan	18,081,400 00	
	War Loan 1915-25 Bonds converted into Victory Loan 1917	24,649,700 00	
	War Loan 1916-31 Bonds converted into Victory Loan 1917		42,731,100 00
	War Loan 1917-37 Bonds converted into Victory Loan 1917		43,640,000 00
	Debenture Stock 1919 converted into War Loan 1917-37	5,818,500 00	80,319,000 00
	Debenture Stock 1919 converted into Victory Loan 1917	1,133,000 00	
	Temporary Loan-Imperial Government-amount written off to March 31, 1918, against advances made to Imperial Government in Canada as per agreement with British Treasury		6,951,500 00
			384,466,666 67
			808,172,368 47

SESSIONAL PAPER No. 2

PREMIUM DISCOUNT AND EXCHANGE EXPENDITURE.

	Exchange on	Amount.	Total.
	$ cts.	$ cts.	$ cts.
Bank of Montreal, New York—			
Exchange on cheque drawn on Milwaukee, Wis.....	10,896 62	5 45	
			5 45

AN ACCOUNT of all Allowances or compensations granted as Retiring Allowances or Superannuation in all Services, paid during the Fiscal Year ended March 31, 1918.

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	$ cts.						$ cts.	$ cts.	$ cts.	
1912	1,746 66	65	32	....	Age	Abbott, S. A., Hansard Staff	2,800 00	2,729 16	1,746 60	12
1912	1,609 96	72	29	...	" and ill-health	Adams, Edwd., Chairman, Board Steamboat Inspection	2,800 00	2,775 80	1,609 92	12
1913	801 11	74	40	....	"	Adams, Joshua F., Clerk in Customs, Sarnia	1,200 00	1,144 45	801 00	12
1903	1,225 00	56	35	....	To promote efficiency	Alexander, Wm. H., 1st Class Clerk, Dept. of Marine and Fisheries	1,800 00	1,750 00	1,224 96	12
1897	176 00	59	22	....	Age and abolition of office	Allard, Wm., Landing Waiter, New Carlisle	400 00	400 00	175 92	12
1904	694 33	48	29	....	Ill-health	Allen, H. S., Sr. 2nd Class Clerk, Toronto Post Office	1,200 00	1,197 22	694 32	12
1906	920 00	68	23	....	Age	Ambrose, J. D. L., Dominion Appraiser of Customs	2,000 00	2,000 00	919 92	12
1910	1,182 75	53	27	....	Ill-health	Ami, M. H., Invertebrate Palavontologiste in Geological Survey, Dept. of Mines	2,350 00	2,190 28	1,083 61	11
1915	958 62	70	44	....	Age and failing health	Anderson, J. D., R. M. Clerk, Montreal District	1,400 00	1,369 45	958 56	12
1895	238 00	36	15	....	Ill-health	Archambault, Marie P., Jr. 2nd Class Clerk, Ottawa P.O	800 00	793 33	237 96	12
1904	176 00	58	32	....	"	Archer, Wm., Light-keeper, North Tracadie, N.B	275 00	275 00	176 00	12
1905	388 66	52	22	....	Physical infirmity	Ardagh, Henry H., Clerk, Customs, Toronto	900 00	883 33	388 56	12
1915	1,386 00	61	33	....	Age and failing health	Ardouin, Geo. G. V., Div. 2-A, Dept. of Labour	2,100 00	2,100 00	1,227 60	11
1888	252 00	49	21	....	Ill-health	Argyle, Thomas, Light-keeper, Race Rocks, B.C	600 00	600 00	252 00	12
1907	322 00	67	23	....	Age and physical infirmity	Ashwood, Jos. C., Customs Locker, Halifax	700 00	700 00	321 96	12
1915	840 00	61	47	....	"	Asselin, J. E., Div. 3-A, House of Commons	1,200 00	1,200 00	840 00	12
1904	1,011 50	63	21	....	" and abolition of office	Audet, Alphonse, Keeper of Records, Dept. of Secretary of State	2,450 00	2,408 33	1,011 48	12
1893	192 06	62	33	....	Abolition of office	Auger, J. Lockman, Beauharnois Canal	291 00	291 00	192 00	12
1907	1,322 22	67	40	....	Age	Aumond, W. H., 1st Class Clerk, Dept. Militia and Defence	1,900 00	1,888 88	1,321 10	12
1911	455 00	72	30	....	"	Backhouse, Wm., Sub-collector of Customs at Port-Burwell	900 00	758 33	454 92	12
1897	360 00	48	18	...	Abolition of office	Bailey, Geo. O., 2nd Class Railway Mail Clerk, Three Rivers	1,050 00	1,000 00	360 00	12
1914	1,218 00	67	29	....	Age and ill-health	Bailey, Horace Henry, 2nd Div. A, Patent Examiner, Agriculture Department	2,100 00	2,100 00	1,218 00	12
1915	364 00	77	36	....	"	Baker, Thomas, Light-keeper, Peases Is., N.S	520 00	520 00	363 96	12
1897	682 50	38	15	....	To promote economy	Balderson, J. H., Secretary, Department of Railways and Canals	2,350 00	2,275 00	682 44	12
1911	648 00	60	27	....	Ill-health	Baldwin, H. A., Clerk, Auditor General's Office	1,200 00	1,200 00	648 00	12
1906	928 00	57	32	....	" and to promote efficiency	Baldwin, R. W., 2nd Class Clerk, Privy Council Office	1,500 00	1,450 00	927 96	12
1907	539 00	64	33	....	Age and ill-health	*Barber, B. F., Sr. 3rd Class Clerk, Hamilton	850 00	816 66	269 46	6
1884	224 00	51	14	...	To promote efficiency and economy	Barcelo, J. E., Clerk in Post Office, Montreal P.Q	800 00	800 00	223 92	12

1902	336 00	73	28	....	Age	Barnes, Jas., Letter Carrier, Toronto	600 00	600 00	336 00	12
1917	2,240 00	67	44	....	" and to promote efficiency	Barrett, Jno. K., Inspector Inland Revenue	3,200 00	3,200 00	1,119 96	6
1905	624 00	68	26	....	" and ill-health	Bartlett, J. H., 2nd Class Clerk, Ottawa P.O	1,200 00	1,200 00	624 00	12
1894	528 00	40	22	....	Ill-health	Bascom, Benjamin, 2nd Class Clerk, Toronto P.O	1,200 00	1,200 00	528 00	12
1909	1,400 00	60	42	....	Age and ill-health	Bates, E. B., Assistant Postmaster, Ottawa	2,000 00	2,000 00	1,399 92	12
1913	1,065 55	57	40	....	Physical infirmity	Baxter, C. W., Chief Clerk in Customs, Toronto	1,600 00	1,522 22	1,065 48	12
1908	408 47	51	29	....	Ill-health	Beale, Thomas, Letter Carrier, Toronto	2 25 p.day	704 25	408 36	12
1908	394 38	67	28	....	"	Beamish, John, Letter Carrier, St. John	2 25 p.day	704 25	394 32	12
1912	847 77	70	43	....	"	Beatty, A., sr., 2nd Class Clerk, Toronto P.O	1,200 00	1,200 00	847 68	12
1896	221 00	62	17	....	Age and inability	Beattie, Thos., Assistant Inspector of Weights and Measures	650 00	650 00	220 92	12
1910	700 00	69	39	....	" and to promote efficiency	Beauchesne, P. C., Collector of Customs, Paspebiac, P.Q	1,000 00	1,000 00	699 96	12
1906	432 00	58	27	....	Ill-health	Beaudry, P. A. L. A., Railway Mail Clerk, Quebec District	800 00	800 00	432 00	12
1901	324 00	68	27	....	Age	Bedell, Geo. A., Sub-collector of Customs, Aroostook, N.B	600 00	600 00	324 00	12
1903	314 66	37	16	..	Ill-health	Belford, Ethel, Clerk, Auditor General	1,000 00	983 33	314 64	12
1899	784 00	55	28	....	" and to promote efficiency and economy	*Bell, E. B., 2nd Class Clerk, Post Office Department	1,400 00	1,400 00	783 96	12
1909	2,053 33	67	51	....	Age	*Bell, Dr Robert, Chief Geologist and Asst. Director Geol. Survey	3,000 00	2,933 33	513 33	3
1911	624 00	53	26	....	Ill-health	Belleau, E. Clerk, Department of Interior	1,200 00	1,200 00	624 00	12
1913	315 00	54	21	....	In the public interest	Bellerive, George, Clerk in Culler's Office, Department Trade and Commerce, Quebec	750 00	750 00	315 00	12
1909	451 91	66	29	..	Age and ill-health	Bender, Hiram, Customs Officer, Niagara Falls	800 00	779 16	451 92	12
1904	985 83	71	47	....	"	Benjamin, E. H., 2nd Class Clerk, P.O. Department	1,450 00	1,408 33	985 80	12
1897	540 00	40	18	..	Abolition of office	Bennet, J. H., Chief Railway Mail Clerk, Barrie, Ont	1,500 00	1,500 00	540 00	12
1887	156 00	46	13	....	Ill-health	Bergin, W., Letter Carrier, Montreal P.O	600 00	600 00	156 00	12
1916	431 94	52	23	....	"	Bernard, H., Letter Carrier, London, P.O	939 00	939 00	431 88	12
1915	501 50	47	17	....	Physical infirmity	Bérubé, Pierre A., Div. 2, Customs Dept	1,550 00	1,475 00	501 48	12
1905	204 57	68	26	....	Age and ill-health	Black, John, Lock Labourer, Galops Canal	393 41	393 41	204 48	12
1914	2,304 17	71	40	....	"	Blackadar, H. W., Postmaster, Halifax	3,250 00	3,250 00	2,304 12	12
1914	2,485 00	61	37	....	"	Blackadar, A. K., Asst. Superintendent of Insurance	3,650 00	3,650 00	2,484 96	12
1907	1,044 17	68	40	....	" and ill-health	*Blanchet, Ludger, 2nd Class Clerk, P.O. Department	1,500 00	1,491 67	261 03	3
1900	633 60	53	33	....	Injuries received while on duty	Blizzard, F. W., 1st Class Railway Mail Clerk, N.B	960 00	960 00	633 60	12
1918	952 00	69	34	....	Age and failing health	Blondeau, A., Railway Mail Clerk, Quebec	1,400 00	1,400 00	237 99	3
1905	152 10	57	12	....	Ill-health	Bloomfield, Geo. H	2 25 p.day	633 72	152 04	12
1900	980 00	76	36	....	Age and defective eyesight	Bloomley, Edwin, Chief Clerk, Customs, Montreal	1,400 00	1,400 00	979 92	12
1903	120 00	65	30	..	" physical inability	Bonner, Geo., Lightkeeper, Point Aconi, C.B	200 00	200 00	120 00	12
1904	1,680 00	69	47	....	" failing health	*Botterell, Edward, Chief Clerk, House of Commons	2,400 00	2,400 00	700 00	5
1903	128 04	53	22	....	Abolition of office	Bouin, J., Lockman, Beauharnois Canal	291 00	291 00	128 04	12
1897	161 50	42	17	..	" "	Boulanger, A., Slidemaster, Grande Décharge	475 00	475 00	161 40	12
1906	136 00	76	34	....	Age and inability	Boulianne, Pierre, Lightkeeper, Lach Islet	200 00	200 00	135 00	12
1907	276 00	58	23	....	Ill-health	Bourgeois, Joseph, Letter Carrier, Montreal	600 00	600 00	276 00	12
1907	450 00	62	15	....	In the public interest	Bourke, D. D., Deputy Warden, B.C. Penitentiary	1,500 00	1,500 00	450 00	12
1912	609 58	69	39	....	Age	Bourrett, A., Clerk, Customs, Montreal	900 00	870 83	609 48	12
1904	1,050 00	64	42	....	"	Bourret, H. A., 1st Class Clerk, Montreal P.O	1,500 00	1,500 00	1,050 00	12
1917	2,800 00	61	38	....	"	Bowell, Jno. M., Collector of Customs, Vancouver	4,000 00	4,000 00	933 32	4
1915	2,310 00	74	49	..	" and ill-health	Bowles, W. C., Chief Clerk, House of Commons	3,400 00	3,300 00	2,310 00	12
1908	448 00	50	16	....	Ill-health	Bowser, Francis, Chief Landing Waiter, Customs, Vancouver	1,400 00	1,400 00	447 96	12
1913	629 62	72	23	....	Age	Boyle, Patrick, Excise, Officer, Inland Revenue, London, Ont	1,500 00	1,358 75	629 52	12
1897	189 24	33	12	....	In the interest of economy	Boys, T. R., Clerk in Post Office Inspector's Office, Barrie	800 00	788 88	189 24	12
1910	415 49	55	27	....	Ill-health	Bradley, John, 3rd Division, Subdivision B, P.O. Dept	890 00	769 44	415 44	12
1901	354 20	60	39	....	Age and infirmity	*Bradley, R., Lock Tender, Welland Canal	506 00	506 00	29 51	1

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued.*

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	$ cts.						$ cts.	$ cts.	$ cts.	
1901	313 72	51	31	....	Ill-health	*Bradley, C. W., Lock Tender, Welland Canal	506 00	506 00	78 42	3
1905	260 97	60	40	....	Age and ill-health	Bradley, James, Lockmaster, New Welland Canal	372 82	372 82	261 00	12
1908	1,545 50	80	33	....	"	Brenner, James J., Inspector of Customs	2,500 00	2,341 66	1,545 48	12
1914	632 73	56	27	....	"	Brennan, P. F., Clerk, Post Office, Halifax	1,300 00	1,171 72	632 64	12
1916	1,179 75	63	33	....	"	Brennan, P. J. Div. 2A. P. O. Dept	1,850 00	1,787 50	1,179 72	12
1917	648 00	75	27	....	"	Briand, A. clerk, Customs, Halifax	1,200 00	1,200 00	648 00	12
1915	1,750 00	72	49	....	"	Briegal, Frederick, Supt. Ry. Mail Ser., Montreal	2,500 00	2,500 00	1,749 96	12
1912	387 83	73	26	....	"	Brittain, Joseph, Landing Waiter, Bowmanville	800 00	745 83	387 72	12
1906	686 40	50	33	....	"	Brophy, W. M., Jr. 2nd Class Clerk, P.O. Dept	1,090 00	1,040 00	686 40	12
1916	1,662 50	66	43	....	" and failing health	Brough, James S., Div. 1-B, Timber and Grazing Branch	2,500 00	2,375 00	1,662 48	12
1917	1,435 57	65	34	....	" and ill health	Broughton, Jas. L., Asst. P.O. Inspector, Saskatoon	2,260 00	2,111 14	1,076 71	9
1908	344 40	68	37	....	" disability	Brydges, John, Lock Labourer, Cornwall Canal	492 00	492 00	344 40	12
1891	1,260 00	60	35	....	" failing health	Bucke, P. E., 1st Class Clerk, P.O. Dept	1,800 00	1,800 00	1,260 00	12
1904	340 00	39	17	....	Ill-health	Buckley, Jas., Jr. 2nd Class Clerk	1,000 00	1,000 00	339 96	12
1905	228 00	75	19	....	Age	Buist, Andrew, Tide Waiter, St. John, N.B	600 00	600 00	228 00	12
1903	1,050 00	63	38	....	" and abolition of office	Burns, Thomas, 1st Class Clerk, Hamilton P.O	1,500 00	1,500 00	1,050 00	12
1908	840 00	60	36	....	" and to promote efficiency	Burton, E. J. W., Collector of Customs, Port-Hope, Ont	1,200 00	1,200 00	840 00	12
1904	127 97	45	11	....	Ill-health	Bush, H. T., Letter Carrier, Winnipeg	600 00	581 67	138 58	13
1910	309 03	51	20	....	"	Bussell, John, Letter Carrier, Winnipeg	2 75 p. day	772 58	309 00	12
1913	482 02	53	28	..	Failing eyesight	Burrows, Wm., Letter Carrier, Winnipeg	860 75	860 75	481 92	12
1913	528 00	69	22	....	Age and ill-health	Byshe, F. R., Clerk, 3 Div. A, Indian Affairs	1,200 00	1,200 00	528 00	12
1913	264 00	62	22	....	" failing health	Cadotte, Alphonse, Letter Carrier, Montreal	600 00	600 00	264 00	12
1912	1,273 13	74	53	....	" ill-health	Cahill, J. H., Collector Inland Revenue, Quebec	1,925 00	1,818 75	1,273 08	12
1961	522 00	51	29	....	Ill-health and to promote efficiency	Caldwell, Thos., Clerk, Customs, Halifax	960 00	900 00	522 00	12
1913	1,120 00	58	41	....	Failing health	Cameron, D. M., Excise Officer, Hamilton, Ont	1,600 00	1,660 00	1,119 96	12
1902	840 00	69	35	...	Age and infirmity and to promote efficiency	Cameron, John, 1st Class Clerk, P.O., Fredericton, N.B	1,200 00	1,200 00	840 00	12
1906	664 04	65	32	....	Age and ill-health	Cameron, J. W. H., Railway Mail Clerk, Halifax District	1,110 00	1,037 56	663 96	12
1916	1,155 78	60	28	....	" physical infirmity	Cameron, Alex, McK. appraiser of Customs, Toronto	2,100 00	2,063 85	1,155 72	12
1915	1,120 00	64	39	....	"	Campbell, J. J., Div. 2-B, Customs Dept	1,600 00	1,600 00	1,119 96	12
1901	352 33	50	21	....	Ill-health	Campbell, John, 2nd Class Clerk, Ry. Mail Service, Halifax	900 00	838 88	352 32	12
1911	980 00	55	35	....	"	Campbell, J. M., Asst. Postmaster, Charlottetown	1,400 00	1,400 00	980 00	12

1917	805 00	82	42	....	Age	Campbell, W. L., Appraiser, Customs, Yarmouth	1,150 00	1,150 00	402 48	6
1912	543 47	71	43	....	"	Cannon, J. H., Landing Waiter, Niagara Falls, Ont., Customs	800 00	776 39	543 36	12
1910	1,680 00	56	35	....	Ill-health	Caoutte, J. B., P.O. Inspector, Quebec	2,600 00	2,400 00	1,680 00	12
1911	956 66	71	30	....	"	Capbert, Emile, Clerk, Finance Dept	1,600 00	1,594 44	956 64	12
1914	627 00	69	33	....	In the public interest	Carlton, Robert, Preventive Officer	1,050 00	950 00	627 00	12
1909	284 78	70	39	....	Age and ill-health	Carr, Thomas, Lock-labourer, Cornwall Canal	$1.50 p. d.	491 00	284 76	12
1901	228 00	52	19	....	Ill-health and to promote effi'cy	Carrier, E. A., Letter Carrier, Montreal, Que	600 00	600 00	228 00	12
1917	980 00	69	42	....	Age	Carrier, Jos. E., Clerk, Post Office, Quebec	1,400 00	1,400 00	326 64	4
1915	682 50	78	38	....	Age	Carroll, Henry, 3d Class, Grade A, P.O Inspector Off., Ottawa	1,000 00	975 00	682 44	12
1900	1,400 00	68	48	....	Age and to promote efficiency	Carruthers, John, Assistant Postmaster, Toronto	2,000 00	2,000 00	1,399 92	12
1911	840 00	65	35	....	Failing eyesight	Carter, James, Clerk, Post Office Dept	1,200 00	1,200 00	840 00	12
1914	2,245 83	78	43	....	Age and in the public interest	Carter, Wm. H., Collector of Customs, Quebec	3,500 00	3,208 35	2,245 80	12
1903	672 00	66	28	....	"	Cartwright, Rev. C. E., Protestant Chaplain, Kingston Penitentiary	1,200 00	1,200 00	672 00	12
1911	249 55	62	36	....	" and ill-health	Carty, Wm., Lock-labourer, Rideau Canal	361 50	356 50	249 55	12
1911	560 00	71	53	....	"	Casault, Napoleon, Messenger, Dept. Militia and Defence	800 00	800 00	560 00	12
1901	168 00	64	28	....	"	Cassidy, James, Lightkeeper, Entry Island	300 00	300 00	168 00	12
1902	264 00	66	22	....	"	*Chabot, F. X., Assistant Inspector, Weights and Measures, Quebec	600 00	600 00	110 00	5
1897	88 00	59	11	.. .	Abolition of office	*Chadd, G. J., Sub-collector, Weller's Bay	400 00	400 00	21 99	3
1902	794 16	58	30	....	Infirmity and to promote efficiency	Chadd, R. E., 1st Class Clerk, Post Office, Toronto	1,350 00	1,323 61	794 16	12
1911	504 00	42	24	....	Ill-health	Chamberlain, A. J., Clerk, Winnipeg Post Office	1,050 00	1,050 00	504 00	12
1908	902 21	65	36	....	Age and ill-health	*Chambers, T., Chief Clerk, Customs, Montreal	1,350 00	1,288 88	225 54	3
1918	2,508 33	74	49	....	" and ill-health	Chapleau, J. R. E., Clerk of Journals, House of Commons	3,700 00	3,583 33	418 04	2
1917	3,500 00	78	44	....	"	Chapleau, S. E. St. O., Clerk of Senate	5,000 00	5,000 00	3,499 92	12
1913	474 00	43	20	....	Ill-health	Charlebois, L. P., 2nd Class A, Montreal P.O	1,200 00	1,185 02	474 00	12
1907	840 00	59	35	....	"	Chase, Isaac S., Sr. 2nd Class Clerk, Montreal P.O	1,200 00	1,200 00	840 00	12
1905	499 20	65	26	....	Age	Chevrier, J. A., Rv. Mail Clerk, Ottawa District	960 00	960 00	499 20	12
1916	1,736 00	48	28	....	"	*Chittick, F. C., Div. 1A, Dept. of Agriculture	3,200 00	3,100 00	578 64	4
1910	1,373 75	62	38	....	" and ill-health	Chubbuck, C. E. D., Dept. Railways and Canals	2,050 00	1,962 50	1,373 64	12
1917	1,120 00	62	20	....	"	Clappison, Tom, Inspector of Customs, Dundas	2,800 00	2,800 00	1,119 96	12
1895	254 80	61	39	....	" and infirmity	Clark, B., Lock-tender, Welland Canal	364 00	364 00	254 78	12
1905	360 00	59	30	....	Ill-health	Clark, Patrick, Letter Carrier, Montreal	600 00	600 00	360 00	12
1907	1,263 91	67	29	....	Age and to promote efficiency	Clute, John S., Inspector of Customs	2,406 00	2,179 17	1,263 84	12
1905	361 10	49	18	....	Ill-health	Cochrane, W. C., Jr. 2nd Class Clerk, P. O. Dept	1,050 00	1,003 05	361 08	12
1913	726 00	66	33	..	Age	Coleman, Charles, Deputy Collector, Inland Revenue, Toronto, Ont	1,100 00	1,100 00	726 00	12
1918	624 00	53	26	.. .	Failing health	Coleman, Lilian, Clerk, Interior Dept	1,200 00	1,200 00	156 00	3
1906	264 00	50	22	....	Ill-health	Collard, J. A., Letter Carrier, Montreal	600 00	600 00	66 00	3
1905	300 00	57	25	....	To promote efficiency	Collins, John, Letter Carrier, Kingston P. O	600 00	600 00	275 00	11
1913	331 04	71	38	....	Age	*Collins, John, Lock-master at Lock No. 20, Welland Canal	473 13	472 91	55 16	2
1916	381 11	78	38	....	"	Cook, G. D., Customs, Aultsville	550 00	544 44	381 12	12
1916	450 72	50	24	....	"	Corbeil, Ed., Railway Mail Clerk, Ottawa	939 00	939 00	450 72	12
1908	812 49	69	35	....	" and ill-health	Costello, P. J., Ry. Mail Clerk, Toronto	1,200 00	1,160 70	812 40	12
1901	300 00	61	30	....	" " "	Côté, Paul, Lightkeeper, Egg Island	500 00	500 00	300 00	12
1914	517 11	66	26	....	" and ill-health	Coughlin, M. A., Mrs., Second Class Clerk, "A", Ottawa P.O	1,100 00	994 44	516 96	12
1906	3,500 00	68	37	....	"	Courtney, J. M., C.M.G., I.S.O., Deputy Minister of Finance	5,000 00	5,000 00	3,500 00	12
1909	832 70	72	43	....	"	Cousins, Hugh, Ry. Mail Clerk, London District	1,200 00	1,189 57	832 68	12
1906	387 00	62	27	....	" " "	Cowan, E., Inspector of Weights and Measures, St. John, N.B	750 00	716 66	387 00	12
1914	1,030 55	64	36	....	" and to promote efficiency	Cowan, John A., Senior Clerk, Customs, Toronto	1,600 00	1,472 22	1,030 44	12
1896	840 00	63	41	....	" and ill-health	Cowan, M. P. B., Clerk in Customs, Windsor, Ont	1,200 00	1,200 00	840 00	12

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation in all Services.—*Continued.*

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	$ cts.						$ cts.	$ cts.	$ cts.	
1912	1,058 75	61	43	....	Failing health	* Cox, W. T., 1st Class Clerk in Post Office Inspector's office, London, Ont	1,500 00	1,475 00	88 22	1
1909	840 00	54	36	....	Ill-health	Crisp, A. C., Clerk, Hamilton P.O	1,200 00	1,200 00	840 00	12
1906	816 00	53	34	....	"	Crocker, Wm., Sr. 2nd Class Clerk, Office of Supt. Railway Mail Service, Toronto	1,200 00	1,200 00	816 00	12
1908	513 14	62	29	...	Age and to promote efficiency	Crow, A. C., Clerk, Halifax P.O	900 00	884 72	513 12	12
1900	207 00	50	23	...	Bodily infirmities	Cullis, William, Lightkeeper, Manitoulin Island	450 00	450 00	207 00	12
1910	1,042 66	53	36	....	Ill-health	Curran, Alfred, 1st Class Clerk, Toronto, P.O	1,500 00	1,489 51	1,042 56	12
1903	325 00	59	25	....	Bodily infirmity	Currie, George, Lightkeeper, Isles of Cores, Ont	650 00	650 00	324 96	12
1909	1,218 17	60	31	...	Ill-health	Currier, J. E. W., Clerk, Dept. Rys. and Canals	2,100 00	1,965 28	1,218 36	12
1914	116 66	63	21	....	Age and failing health	Cyr, Honore, Preventive Officer of Customs, St. Hilaire	400 00	277 77	126 36	13
1912	806 66	74	33	....	Failing health	Dagneau, D. C., Ry. Mail Clerk, Quebec	1,250 00	1,216 66	806 64	12
1909	465 83	57	26	....	"	Dagenais, F. S., Clerk, Montreal P.O	900 00	895 83	465 72	12
1906	329 33	39	16	...	"	Dale, Miss L. E., Jr, 2nd Class Clerk. Dept. Indian Affairs	1,100 00	1,029 16	329 28	12
1906	286 20	65	27	...	Age	Dancause, Geo., Seaman and Carpenter, Grosse Isle Quarantine Station	534 16	530 00	310 05	12
1900	138 32	50	19	....	Ill-health	Darby, Barnet, Lock-labourer, Welland Canal	364 00	364 00	138 24	12
1914	420 00	74	39	....	Age and ill-health	Darcy, W., Messenger, Ottawa Post Office	600 00	600 00	420 00	12
1914	1,344 00	67	32	....	Ill-health	Daubney, E., Clerk Post Office Department, Ottawa	2,100 00	2,100 00	1,344 00	12
1895	288 00	43	16	....	To promote economy	Daveluy, George, Culler, Quebec	900 00	900 00	288 00	12
1917	384 00	69	24	....	Age	Davican, P., Mesenger, Agriculture Dept	800 00	800 00	384 00	12
1888	84 00	60	21	...	Age	Dawson, John, Preventive Officer, Wolfe Island	200 00	200 00	84 00	12
1914	1,255 00	66	30	....	"	Dawson, William, Excise, Inland Revenue Division of Guelph	2,200 00	2,091 66	1,254 96	12
1904	192 00	67	21	...	" and inability	De Lamorrandière, P. R., Keeper of Killarney Lights	400 00	400 00	192 00	12
1911	1,013 33	52	32	..	Failing eyesight	De Lisle, Joseph, B 2 Division, Indian Affairs	1,600 00	1,583 33	1,013 28	12
1914	939 17	60	38	....	Age and ill-health	DeLaney, E. J., 2nd Class Clerk, Halifax Post Office	1,400 00	1,341 67	939 12	12
1914	430 70	56	24	..	Failing eyesight	DeLong, Isaiah P. E., Letter Carrier, Grade "E," Toronto P.O.	939 00	897 30	430 68	12
1898	680 40	50	27	....	Ill-health	Demare, J. G., Overseer, Welland Canal	1,260 00	1,260 00	680 40	12
1893	537 60	52	28	....	"	Denis, A., Mail Clerk, Montreal Division	960 00	960 00	537 60	12
1904	830 66	63	28	...	Age and loss of memory	De Rostaing, Alfred, 1st Class Clerk, Post Office, Montreal	1,500 00	1,483 33	830 64	12
1905	336 54	54	21	...	Abolition of office	Deschamps, J. B., Collector of Canal Tolls	700 00	700 00	336 00	12
1889	80 00	33	9 5/12	1/2	Abolition of office	DeSerres, Geo., Cullers' Office, Quebec	400 00	400 00	80 00	12

1914	913 89	72	35	....	Age and failing health	Dewar, G. R., Railway Mail Clerk, Montreal District	1,400 00	1,305 55	913 81	12
1905	183 94	47	15	....	Ill-health	Dibbs, D. A., Letter Carrier, London	$2 per d.	613 16	122 56	8
1911	279 00	79	31	....	Age and to promote efficiency	* Dick, Andrew, Lightkeeper at Point Porphyry	450 00	450 00	23 25	1
1901	176 00	62	22	....	"	Dickinson, W. E., Lightkeeper, West End, Long Point	400 00	400 00	175 92	12
1913	1,890 00	68	37	....	" and failing health	Dingman, N. J., Inspector Inland Revenue for Kingston District	2,800 00	2,700 00	1,890 00	12
1902	257 60	48	31	....	Ill-health	Doane, Isaac, Lightkeeper, Cape Sable, N.S	480 00	480 00	257 60	12
1904	217 00	73	31	....	Age	Doane, Joshua, Lightkeeper, Bunker Island, N.S	350 00	350 00	216 96	12
1900	324 00	38	18	....	Ill-health	Dodds, E. W., Collector, Inland Revenue	900 00	900 00	324 00	12
1909	526 21	47	25	....	Failing health	Doller, W. J., Railway Mail Clerk, Toronto	1,150 00	1,052 42	526 20	12
1904	868 00	63	31	....	Age and failing health	Donaghy, Wm., Excise Officer, Hamilton Division	1,400 00	1,400 00	867 96	12
1917	980 00	67	35	....	Age and failing health	Doray, J. L. E., Clerk, Post Office, Montreal	1,400 00	1,400 00	734 94	9
1913	1,032 50	64	39	....	"	Doucet, Eugene, Clerk Customs, Quebec	1,700 00	1,475 00	1,032 48	12
1904	1,575 00	78	47	....	Ill-health	* Douglas, John, Surveyor, Customs, Toronto	2,250 00	2,250 00	1,312 50	10
1914	552 00	73	32	....	Age	Dougherty, W. A., Preventive Officer, Customs, St. John	900 00	862 50	552 00	12
1906	556 80	54	29	....	"	Doyle, James J., Railway Mail Clerk, London District	960 00	960 00	556 80	12
1912	743 75	68	43	....	"	Dufresne, Auguste, 2nd Class Clerk, Montreal Post Office	1,200 00	1,062 50	743 64	12
1912	1,743 99	61	32	....	" and ill-health	Duggan, E. J., Hansard Staff	2,800 00	2,724 99	1,579 44	12
1901	792 00	59	33	....	Ill-health	Duncan, R., 2nd Class Clerk, Montreal Post Office	1,200 00	1,200 00	792 00	12
1895	980 00	57	38	....	To promote efficiency	Dunlevie, H. G., 2nd Class Clerk, P.O. Department	1,400 00	1,400 00	979 92	12
1916	1,050 00	76	43	....	Age	Dunlop, C., Dep. Col. Inland Rev., Chatham	1,500 00	1,500 00	1,050 00	12
1911	653 33	69	35	....	"	Dunn, John, Collector of Customs, Abercorn, Que	1,000 00	933 33	653 28	12
1906	706 66	46	24	....	Bodily infirmity	Dunn, J. P., 2nd Class Clerk, Dept. of Inland Revenue	1,500 00	1,472 22	706 56	12
1887	1 100 00	50	25	....	Ill-health	Dupont, C. J., Inspector of Inland Revenue, B.C	2,200 00	2,200 00	1,099 92	12
1877	499 56	42	24	....	"	Eager, J. B., Clerk, Post Office, Hamilton	1,100 00	1,073 00	499 56	12
1917	1,470 00	66	46	....	Age and failing health	Eagleson, Wm. H., Clerk, Post Office Dept	2,100 00	2,100 00	735 00	6
1901	672 00	51	28	....	Failing health	* Earle, R. H., Excise Officer, Inland Revenue, Perth, Ont	1,200 00	1,200 00	672 00	12
1902	952 00	65	34	....	Age and ill-health	Eckersley, John, Chief Clerk, Customs, Halifax	1,400 00	1,400 00	951 96	12
1910	793 33	76	35	....	Ill-health	Edge, W. E., Customs Locker, Quebec	1,150 00	1,133 33	793 32	12
1897	432 00	67	18	....	To promote efficiency and economy	Egan, Jas., Inspector of Weights and Measures, London, Ont	1,200 00	1,200 00	432 00	12
1917	1,050 00	62	36	....	Age	Egener, A., Excise, Guelph	1,500 00	1,500 00	1,050 00	12
1914	528 00	47	22	....	Ill health	Ellis, Rachel G., Timber and Grazing Branch, III "A"	1,200 00	1,200 00	528 12	12
1917	817 78	54	23	....	Failing health	Elson, E. B., Clerk, Post Office, Calgary	1,800 00	1,777 78	545 00	8
1897	204 52	41	13	....	To promote efficiency and economy	Embury, W. J., 3rd Class Clerk, Belleville Post Office	800 00	786 66	204 48	12
1910	406 00	57	29	....	Ill health	Erwin, W., Lightkeeper, Pt. Atkinson, B.C., Dept. Marine & Fish.	700 00	700 00	405 96	12
1917	794 35	64	36	....	Age and failing health	Evans, Albert H., Ry. Mail Clerk, Montreal	1,200 00	1,134 79	463 33	7
1903	576 00	58	30	....	Ill-health, etc	Fairman, Daniel, Railway Mail Clerk, Montreal Division	960 00	960 00	576 00	12
1915	849 05	75	31	....	Age	* Farrow, Asher, Goderich, Collector of Customs	1,400 00	1,369 44	707 50	10
1901	303 75	54	30	....	Abolition of office	Farley, C. J., Lock Master, Lock 26, Cardinal	506 25	506 25	303 72	12
1905	728 00	73	26	....	"	Farley, J. F., Collector of Canal Tolls	1,400 00	1,400 00	727 92	12
1910	675 00	64	27	....	Age and ill health	Fawcett, Edgard Asst. Customs Appraiser, Victoria, B. C	1,250 00	1,250 00	675 00	12
1911	1,470 00	61	38	....	Ill-health	Fawcett, G. H., Clerk, Dept. Customs	2,100 00	2,100 00	1,470 00	12
1910	830 86	52	35	....	Failing health	Fearnside, J. H., Sr. 2nd Class Clerk, Hamilton P. O	1,200 00	1,187 00	830 76	12
1914	896 91	63	33	....	Age and to promote efficiency	Fenerty, A. H., Senior Clerk, Customs, Halifax	1,500 00	1,358 06	896 88	12
1888	240 00	35	15	....	Ill-health	Ferguson, Horace, 3rd Class Clerk, P.O. Inspector's Office, Victoria	800 00	800 00	240 00	12
1905	840 00	79	40	....	Age	Ferguson, David, Collector of Customs, Chatham, N. B	1,200 00	1,200 00	840 00	12
1912	856 64	69	40	....	" and failing health	Filion, H. D., Railway Mail Clerk, Montreal District	1,300 00	1,223 78	856 56	12
1904	1,121 16	60	31	....	" and ill-health	* Filteau, L. H., 1st Class Clerk, Railways and Canals	1,850 00	1,808 33	566 58	6

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, &c.—*Continued*

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Numbers of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	$ cts.						$ cts.	$ cts.	$ cts.	
1912	550 00	44	25	...	Ill-health	Finnegan, Edward, Clerk in Customs, Port of London	1,100 00	1,100 00	549 96	12
1909	246 50	62	29	...	Age and to promote efficiency	Firth, C. M., Lightkeeper, Coffin's Island, N. S.	460 00	425 00	246 48	12
1914	3,500 00	69	35	....	"	Fitzgerald, Wm., Superintendent of Insurance	5,000 00	5,000 00	3,499 92	12
1909	680 56	64	25	....	"	Flynn, D. J., Excise Officer, Toronto	1,400 00	1,361 11	680 52	12
1916	1,096 67	60	37	....	Age and ill-health	Flynn, Wm., Post Office, Hamilton	1,600 00	1,566 67	1,096 56	12
1912	203 16	69	46	....	" and to promote efficiency	Forbes, H. A., Sub-collector of Customs, Port Hastings, N. S.	500 00	441 66	135 44	8
1916	3,500 00	71	41	....	" and physical infirmity	Fortescue, L., Comptroller R. N.W. M. Police	5,000 00	5,000 00	3,499 92	12
1916	720 00	62	24	....	" " "	Foster, Henry, Excise, London	1,500 00	1,500 00	720 00	12
1903	1,008 00	63	28	..	" and ill-health	Foster, Geo. L., Accountant of Penitentiaries, Ottawa	1,800 00	1,800 00	1,008 00	12
1915	1,048 53	71	38	...	" and failing health	Fox, Thomas, 1st Class Exciseman, Inland Revenue, Ottawa	1,500 00	1,497 91	1,048 44	12
1917	450 72	67	24	....	" "	Franck, Raphael, Letter Carrier, Montreal	939 00	939 00	187 80	5
1916	638 52	57	34	...	Ill-health	Frank, E., Letter Carrier, Hamilton	939 00	939 00	638 52	12
1897	260 00	44	13	....	Abolition of office	Fraser, H. White, Inspector N.W.M.P.	1,000 00	1,000 00	259 92	12
1910	1,952 22	63	36	...	Age	Frechette, Achille, Chief of Translation Staff, House of Commons	3,000 00	2,788 89	1,789 48	11
1916	868 00	66	31	....	" and failing health	French, J. L., Ry. Mail Clerk. Montreal	1,400 00	1,400 00	867 96	12
1914	930 42	76	38	....	Failing health	Furois, Jos. L., Railway Mail Clerk, Quebec, Dist.	1,400 00	1,329 17	930 60	12
1903	576 00	47	30	....	Ill-health	Gabriel, J. McN., 1st Class Railway Mail Clerk	960 00	960 00	624 00	13
1903	728 50	61	31	....	Age and ill-health	Gagnon, Zoel, 2nd Class Clerk, Quebec Post Office	1,200 00	1,175 00	728 40	12
1899	197 60	38	13	....	Failing eyesight	Galbraith, J., 3rd Class Clerk, Toronto Post Office	760 00	760 00	197 52	12
1913	450 00	79	30	...	Age and failing health	Gallagher, Francis, Clerk in Cullers Office, Quebec	750 00	750 00	450 00	12
1904	252 00	64	18	....	" and infirmity	*Gallagher, Frank, Preventive Officer, St. John, N.B.	700 00	700 00	126 00	6
1904	384 00	71	32	....	Age and to promote efficiency	Garault, Maxime, Tide Waiter, Montreal	600 00	600 00	384 00	12
1912	344 00	58	20	....	Failing health	Gariepy, J. B., Porter Grade E, Montreal, P. O.	860 00	860 00	343 92	12
1911	1,050 00	69	43	....	Age	Garrison, W. A., Surveyor of Customs at Halifax, N.S.	1,500 00	1,500 00	525 00	6
1909	204 00	42	17	...	Ill-health	Gauthier, Avila, Letter Carrier, Montreal	600 00	600 00	204 00	12
1912	476 23	70	35	..	Age and ill-health	Ganthier, Pierre, Bridge-keeper Lachine Canal	680 33	680 33	476 16	12
1914	623 88	62	36	....	"	George, F. G., Letter Carrier, Grade "E", Ottawa, P. O.	939 00	891 25	623 88	12
1912	3,500 00	62	45	..	" and ill-health	Gerald, W. J., Deputy Minister of Inland Revenue	5,000 00	5,000 00	3,499 92	12
1908	1,750 00	70	37	...	" and failing health	*Gill, William, Inspector of Inland Revenue, B.C.	2,500 00	2,500 00	291 66	2
1915	455 00	64	38	....	" ill-health and failing eyesight	Gilkie, H. A., Lightkeeper and Engineer, Sambro, N.S.	650 00	650 00	454 92	12
1897	360 00	38	15	....	To promote efficiency and economy	Gillen, Alfred, 2nd Class Clerk, Belleville Post Office	1,200 00	1,200 00	360 00	12
1916	700 00	55	36	....	Physical infirmity	Gillespie, Ed., Customs, Parrsboro, N.S	1,060 00	1,000 00	699 96	12

1901	576 00	59	18	....	To promote efficiency	Girard, F. X., Medical Attendant on Indians	1,600 00	1,600 00	576 00	12
1915	1,053 05	67	34	....	Age	Girard, Ironce, Deputy Collector, Inland Revenue, "A", London.	1,675 00	1,518 61	1,053 00	12
1908	840 00	64	35	..	Ill-health	Girdlestone, R. J. M., Deputy Collector Inland Rev., Brandon	1,200 00	1,200 00	840 00	12
1911	561 57	64	35	...	"	Giroux, Jos., Letter Carrier, Montreal	802 25	802 25	561 48	12
1905	1,666 00	72	34	....	Age	Gliddon, W., Accountant Dept. Public Printing and Stationery	2,500 00	2,450 00	1,666 00	12
1903	228 00	42	19	....	Ill-health	Goad, F. A., Letter Carrier, Toronto	600 00	600 00	228 00	12
1908	2,160 00	55	27	....	"	Gobeil, A., Deputy Minister of Public Works	4,000 00	4,000 00	2,160 00	12
1916	658 67	53	24	....	"	Godson, Ernest, Clerk, Post Office, Victoria	1,400 00	1,372 24	878 08	16
1897	785 33	40	19	....	To improve organization and efficiency	Gordon, J. McD., Inspector of Dominion Land Agencies	2,000 00	2,066 67	785 28	12
1917	2,327 50	69	37	...	Age	Gorman, Jno., Clerk, Auditor General's Office	3,500 00	3,325 00	1,745 55	9
1917	1,960 00	67	40	..	" and ill-health	Gosnell, Thos. S., Collector of Inland Revenue, Winnipeg	2,800 00	2,800 00	1,633 33	10
1894	150 00	37	5	10	Abolition of office	Gouin, W. G., Inland Revenue Department, Three Rivers	500 00	500 00	150 00	12
1918	2,800 00	83	33	2	Age and to promote efficiency	Gouin, J. A., Postmaster, Ottawa	4,000 00	4,000 00	233 33	1
1909	2,800 00	63	47	...	In the public interest	Gourdeau, Lt. Col. F., Deputy Minister of Marine and Fisheries	4,000 00	4,000 00	2,799 96	12
1899	792 00	53	33	....	Defective eyesight	Goyette, H., 2nd Class Clerk, Montreal Post Office	1,200 00	1,200 00	792 00	12
1902	100 00	56	10	....	To promote economy	Graham, Donald, Protective Officer, Lake Megantic	500 00	500 00	99 96	12
1883	450 00	31	15	....	Ill-health	Grant G. W., Clerk, Customs Department	1,600 00	1,500 00	450 00	12
1903	552 00	49	23	...	To promote economy	Gray, J. A., Accountant, Dorchester Penitentiary	1,200 00	1,200 00	552 00	12
1903	151 32	61	26	....	Abolition of office	Grenier, Adolphe, Lock Master, Beauharnois Canal	291 00	291 00	151 32	12
1916	1,120 00	85	36	....	Age	Grison, Louis A., Division 2B Printing and Stationery Dept.	1,600 00	1,600 00	1,119 96	12
1889	187 00	34	17	...	Abolition of office	Grogan, S. P., Culler's Office, Quebec	559 00	550 00	186 96	12
1911	525 81	69	32	....	Age and infirmity	Guay, Louis, Letter Carrier, Quebec	860 75	821 58	394 29	9
1895	240 00	48	15	...	Ill-health	Guévremont, J. R., 2nd Class Railway Mail Clerk, Sherbrooke	800 00	800 00	240 00	12
1911	630 00	72	37	....	Age	Halcrow, James, Customs Landing Waiter, Hamilton, Ont.	900 00	900 00	630 00	12
1914	1,907 50	69	40	....	"	Halkett, James B., Div. I "A", Marine and Fisheries Dept	2,900 00	2,725 00	1,907 40	12
1906	567 08	62	27	....	Ill-health	Hall, Samuel, Railway Mail Clerk, Nova Scotia	1,110 00	1,050 15	567 00	12
1914	768 50	64	29	....	"	Hall, William S., Railway Mail Clerk, St. John	1,400 00	1,325 00	768 48	12
1912	410 42	77	25	....	Age	Hambly, P. H., Preventive Officer of Customs Belleville	850 00	820 83	410 40	12
1894	489 60	60	30	....	Ill-health and abolition of office.	Hamilton, A., Employee, Welland Canal	816 00	816 00	489 60	12
1909	1,116 00	73	18	....	Age	Hannington, T. B. Postmaster, St. John, N.B	3,250 00	3,100 00	1,116 00	12
1898	224 00	69	28	....	Abolition of office	Hanson, G. K., Sub-collector, Customs, Lepreaux, N.B	400 00	400 00	223 92	12
1903	780 00	54	30	....	Ill-health and defective eyesight	Harding, Thomas F., 1st Class Clerk, Montreal Post Office	1,300 00	1,300 00	780 00	12
1899	1,575 00	61	25	....	Age and to promote efficiency	Hargrave, W., Postmaster, Winnipeg, Man	3,250 00	3,150 00	1,575 00	12
1909	300 00	54	25	...	Ill-health	Harper, James F., Mail Transfer Agent, Hamilton, Ont	600 00	600 00	300 00	12
1917	2,467 50	64	46	....	Age and failing health	Harrington, Wm. H., Post Office Dept	3,700 00	3,525 00	2,467 44	12
1904	168 00	44	14	....	Ill-health	Harris, J. H., Letter Carrier, London	600 00	600 00	168 00	12
1892	188 74	40	19	..	"	Hartley, H. E., Lock-tender, Chute à Blondeau	496 67	496 67	188 64	12
1915	1,198 75	80	35	....	Age	Harty, P., Inspector of Lights, Ontario, Marine and Fish. Dept.	1,800 00	1,712 50	1,198 68	12
1917	980 00	63	42	...	" and infirmity	Haszard, Thos. W., Railway Mail Clerk, P.E.I.	1,400 00	1,400 00	816 60	10
1895	379 50	39	22	....	To promote efficiency	Hatch, Walter, 3rd Class Clerk, Department of Interior	900 00	862 50	379 44	12
1909	1,820 00	61	41	....	Age and to promote efficiency	Hawken, Frank, P.O. Inspector, Ottawa	2,600 00	2,600 00	1,819 92	12
1909	677 55	50	29	....	Ill-health	Hawkesworth, G. A., Railway Mail Clerk, N.S	1,200 00	1,168 20	677 52	12
1905	610 00	46	20	..	" & to promote efficiency.	Hayes, W. H., Accountant of Contingencies, Finance Department	1,650 00	1,525 00	610 00	12
1914	996 67	58	25	....	"	Hayward, W. C., Porter "E", Toronto Post Office	939 00	893 33	446 64	12
1914	760 28	75	35	..	Age	Heath, E. L., Preventive Officer, Brantford	1,100 00	1,086 11	760 20	12
1888	129 00	39	15	....	Injuries received while on duty	Heath, Daniel, Lock Labourer, Cornwall Canal	430 00	430 00	129 00	12
1914	1,088 00	69	34	....	Age	Hebert, Charles D., Collector of Inland Rev., Three Rivers	1,600 00	1,600 00	90 66	1
1910	1,835 55	68	39	...	" and ill-health	Henderson, James, P. O. Inspector, Toronto	2,700 00	2,622 22	1,835 52	12
1914	1,960 00	62	43	....	" and failing health	Henry, K. J., Immigration Br., Interior Dept	2,800 00	2,800 00	1,959 96	12

AN ACCOUNT of Allowances or Compensations granted as Retiring Allowances or Superannuation, &c.—*Continued.*

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three Previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	$ cts.						$ cts.	$ cts.	$ cts.	
1899	392 00	65	14	...	Age and to promote efficiency..	Hiam, W. H., Land Agent, Brandon	1,400 00	1,400 00	391 92	12
1905	228 92	61	32	....	" and ill-health	Higgins, Richard, Bridge-tender, Welland Canal	357 69	357 69	228 84	12
1901	693 34	60	26	...	" "	*Hill, A.M., Depnty Collector of Inland Revenue, St. Stephen, N.B.	1,333 00	1,333 00	346 62	6
1912	327 08	53	19	....	Ill-health	Hoey, William, Letter Carrier, Hamilton	860 75	860 75	327 00	12
1898	700 00	48	28	....	Ill-health and abolition of office.	Hopkirk, J. E., 1st Class Clerk, Post Office Inspector's Office, Kingston	1,250 00	1,250 00	700 00	12
1887	1,216 00	44	22	10	Abolition of office	Howe, Sydenham, Dominion Auditor, Halifax, N. S.	1,900 00	1,900 00	1,215 96	12
1916	700 00	79	36	....	Age and failing health	Howie, Alex., Excise, Guelph	1,000 00	1,000 00	699 96	12
1908	270 66	66	21	....	" and physical infirmity	House, Wm. Taylor, Landing, Waiter, Bridgeburg	700 00	644 44	270 55	12
1897	400 00	54	20	....	Ill-health	Hudon, A., Exeise Officer, Montreal	1,000 00	1,000 00	399 96	12
1917	1,249 30	72	38	..	Age and infirmity	Hudon, L. E., Clerk, Office Supt. Ry. Mail Service, Quebec	1,800 00	1,784 72	1,145 10	11
1897	560 00	63	20	...	To promote efficiency & economy	Huggard, R. T., Inspector of Gas and Weights and Measures	1,400 00	1,400 00	559 92	12
1912	846 45	63	27	....	Ill-health	Hunt, G. A., Div. 2 B., Post Office Department	1,600 00	1,567 50	846 36	12
1904	322 00	61	23	...	Age and ill-heath	Hunt, William Josiah, Landing Waiter, Sherbrooke	700 00	700 00	321 96	12
1913	294 00	62	21	...	" and infirmity	Hyslip, S. N., Preventive Officer, St. Stephen, N.-B., Customs	700 00	700 00	294 00	12
1907	777 00	68	37	...	" and failing-health	Ironside, G. A., Collector of Inland Revenue, Port Arthur	1,160 00	1,110 00	777 00	12
1917	1230 00	74	30	....	" " "	Jamieson, R. C., Excise Office, Inland Revenue, Toronto	2,200 00	2,050 00	615 00	6
1914	912 88 156 22	61	26 19	...	" and in public interest	Jameson, Samuel B. Collector of Customs, and Dep. collector Inland Rev., Regina	1,800 00 500 00	1,755 55 411 11	1,069 08	12
1901	340 00	38	17	....	Ill-health	Jackson, J. A., 2nd Class Clerk, Post Office Department	1,000 00	1,000 00	340 00	12
1910	726 39	78	25	...	Age	Jessup, Edward, Collector of Customs, Prescott, Ont	1,500 00	1,452 78	181 59	3
1914	395 94	57	22	....	Ill-health and in public interest.	*Johnson, M. F., Letter Carrier Montreal Post Office	939 00	899 88	98 97	3
1912	560 00	72	41	....	"	Jones, Albert, Ry. Mail Clerk, Toronto District	800 00	800 00	559 92	12
1897	1,120 00	56	28	....	Abolition of office	Jones, Allan, Post Office Inspector, Barrie	2,000 00	2,000 00	1,119 96	12
1914	2,450 00	67	39	....	In the public interest	Jones, C. J., Asst. Governor General's Secretary	3,600 00	3,500 00	2,449 92	12
1913	473 52	60	42	....	Age	Jones, James G., Lockmaster, Smith's Falls	676 46	676 46	473 52	12
1906	350 00	72	25	....	"	Jones, N. B., Collector of Customs, Weymouth, N.S.	700 00	700 00	349 92	12
1918	952 00	60	34	....	Age and ill-health	Jones, W. E. C., Ry. Mail Clerk, Montreal	1,400 00	1,400 00	141 66	12
1911	380 00	61	19	....	Age and falling-health	Joule, A. J., Sub-Collector Customs, Gateway, B.C.	1,000 00	1,000 00	379 92	12
1902	192 00	62	16	....	" and infirmity	Kearns, Robert, Letter Carrier, Kingston, Ont	600 00	600 00	16 00	1
1916	693 33	38	20	....	Ill-health	Kelly, M. D., Marine and Fisheries Dept.	1,750 00	1,733 33	693 24	12
1894	216 00	45	18	....	"	Kennedy John, Letter Carrier, London	600 00	600 00	216 00	12
1917	1,948 33	61	41	....	Age and ill-health	Kent, S. B., Fishing Bounty Officer, Naval Dept	2,800 00	2,783 33	1,948 32	12
1892	167 04	47	29	....	Injuries while on duty	Keys, Jas., Lock Labourer, Upper-Brewer's Locks, Rideau Canal	288 00	288 00	167 04	12

1895	209 00	33	11	....	Reorganization of Board of Civil Service Examiners and to promote economy	Keys, J. A., Department of Secretary of State	1,000 00	950 00	208 92	12
1917	1,190 00	74	38	....	Age	King, Richard M., Deputy Collector, Inland Revenue, Halifax	1,700 00	1,700 00	594 96	6
1907	260 00	66	26	....	" and physical infirmity	Kingsbury, Wm. C., Preventive Officer, Athelstan, Quebec	600 00	500 00	238 26	11
1912	610 78	63	26	....	Ill-health	Kinney, John, Ry. Mail Clerk, Calgary District	1,250 00	1,174 58	610 68	12
1911	420 00	72	35	....	"	Kirkpatrick, R., Sub-Collector Customs, Debec, N.B.	600 00	600 00	420 00	12
1916	1,386 00	66	33	....	Age	Knight, F. E., Dept. Militia and Defence	2,100 00	2,100 00	1,386 00	12
1912	1,120 00	62	42	....	" and failing health	Kreps, W. H. clerk sub-division B—2nd div. Post Office Dept.	1,600 00	1,600 00	1,119 96	12
1918	1,315 42	74	46	....	"	Lachapelle, A. P., Supt. Ry. Mail Service, Montreal	2,000 00	1,879 17	328 83	3
1898	206 68	61	32	....	" and failing health	Lafleur O., Ferryman, Beauharnois Canal	322 94	322 94	206 64	12
1916	2,243 89	68	40	....	" and to promote efficiency	Laframboise, Louis, Chief Translator, House of Commons	3,300 00	3,295 55	2,242 68	12
1903	336 00	52	28	....	To promote efficiency	Lagace, P., Letter Carrier, Montreal	600 00	600 00	336 00	12
1901	1,260 00	68	41	....	Ill-health	Lambert, F. X., 1st Class Clerk, Militia Department	1,800 00	1,800 00	1,260 00	12
1907	270 00	62	27	....	Age and ill-health	Lambert, Wm. McG., Light-keeper, Chantry Island, Ont.	500 00	500 00	270 00	12
1905	639 83	61	33	....	" " "	Lamer, J. E., Landing Waiter, Montreal	1,000 00	969 44	639 72	12
1899	162 00	75	27	....	" " infirmity	Landry, Elmire, Light keeper, Carleton, Que.	300 00	300 00	162 00	12
1917	980 00	70	37	....	" " ill-health	Lane, P. E., Clerk, Post Office, Quebec	1,400 00	1,400 00	810 60	10
1897	324 00	66	27	....	Age and infirmity	Lapointe, P., Letter Carrier, Montreal	600 00	600 00	324 00	12
1916	980 00	56	36	....	Ill-health	Lapointe, T., Clerk, Post Office, Montreal	1,400 00	1,400 00	979 92	12
1907	202 57	65	30	....	Age and ill-health	Larente, Regis, Lockman, Ste. Anne's Lock	337 62	337 62	202 56	12
1907	1,020 00	53	34	....	Ill-health	Larose, Anatole, 1st Class Clerk, Montreal Post Office	1,500 00	1,500 00	1,020 00	12
1915	792 00	66	33	....	" and failing health	Larose, Joseph, Senate Doorkeeper	1,200 00	1,200 00	792 00	12
1901	1,085 00	64	39	....	"	Larose, T. C., 1st Class Clerk, Militia Department	1,550 00	1,550 00	1,085 00	12
1914	980 00	71	40	....	Age and ill-health	Larue, E. P., Tide Surveyor, Quebec	1,600 00	1,400 00	979 92	12
1905	980 00	62	43	....	" and to promote efficiency	Laurin, Alphonse, Chief Clerk, Customs, Montreal	1,400 00	1,400 00	979 92	12
1897	420 00	44	14	....	Abolition of office	*Lawlor, R. A., Collector In. Rev. and Insp. of Gas, Chatham, N.B.	1,500 00	1,500 00	245 00	7
1916	673 50	76	27	....	Age and to promote efficiency	Layton, Geo. A., Preventive Officer, Customs, Truro, N.S.	1,250 00	1,247 22	673 44	12
1909	840 00	67	35	....	" and ill-health	Lawson, J. A., Clerk, Charlottetown P. O.	1,200 00	1,200 00	840 00	12
1894	138 00	61	23	....	"	*Lazier, R., Lockmaster, Shannonville	300 00	300 00	23 00	2
1907	816 00	70	34	....	" and failing health	Lebel, J. A. W., Senior 2nd Class Clerk, P. O. Inspector's Office, Quebec	1,200 00	1,200 00	816 00	12
1909	191 33	68	37	....	" and to promote efficiency	Le Blanc, Chas. P., Lightkeeper, Cassie Point, N.B.	320 00	273 33	191 28	12
1903	128 04	56	22	....	Abolition of office	Leduc C., Lockmaster, Beauharnois Canal	291 00	291 00	128 04	12
1915	1,007 25	74	34	....	Age and physical infirmity	Lee, Edward, First Class Excise Officer, London	1,500 00	1,481 25	1,007 16	12
1904	340 56	54	32	....	Ill-health	Lefort, Pierre, Lockmaster, Beauharnois Canal	532 14	532 14	340 56	12
1909	248 34	68	17	....	Age and infirmity	Legare, E., Letter Carrier, Quebec	730 41	730 41	248 28	12
1907	180 00	46	15	....	Ill-health	Legault, O., Letter Carrier, Ottawa	600 00	600 00	180 00	12
1905	560 00	59	35	....	Abolition of office	Leggett, J. E., Collector of Canal Tolls	800 00	800 00	559 92	12
1903	112 20	38	11	....	Ill-health	Leguerrier, J. B., Letter Carrier, Montreal	510 00	510 00	112 20	12
1911	1,750 00	75	49	....	Age	Lemieux, H. A., Inspector of Customs	2,500 00	2,500 00	1,749 96	12
1905	337 70	67	22	....	" and ill-health	*Lepine, Louis, Inland Revenue, Quebec	780 00	767 50	112 56	4
1913	1,965 83	66	41	....	" and bodily infirmity	Leslie, John, Offic., Sub-division A. of 1st Division Dept. of Justice	3,000 00	2,808 33	1,965 72	12
1902	1,820 00	62	46	....	"	LeSueur, W. D., Secretary Post Office Department, Ottawa	2,600 00	2,600 00	909 96	6
1915	1,750 00	67	40	....	Age	LeSueur, C. P., Asst. Post Office Inspector	2,500 00	2,500 00	1,749 96	12
1914	913 88	66	36	....	"	Levasseur, L. N. Z., Inspector of Gas and Electricity, Quebec	1,500 00	1,305 55	913 80	12
1909	99 00	80	22	....	"	Lewis, Geo., Preventive Officer Customs, Bass River, N.S.	225 00	225 00	16 50	2
1897	502 84	50	14	....	" and to promote efficiency and economy	Lightfoot, F. C., 1st Class Clerk, Department of Public Works	1,800 00	1,795 83	502 80	12
1895	142 80	45	12	....	Ill-health	Lilly J. H., Letter Carrier, Winnipeg	600 00	595 00	142 80	12

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued.*

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	$ cts.						$ cts.	$ cts.	$ cts.	
1917	2,520 00	61	37	.. ..	Age	Lithgow, J. T., Trade Commissioner, Glasgow	3,600 00	3,600 00	1,890 00	9
1912	327 48	79	45	....	Age and abolition of office	Little, John, Swing Bridge, Rideau Canal, Ottawa	467 83	467 83	327 24	12
1909	608 06	64	29	....	Ill-health	Little, James, Ry. Mail Clerk, Toronto District	1,100 00	1,018 38	101 34	2
1914	518 00	52	28	....	"	Little, Hugh R., Ry. Mail Clerk, Halifax	1,000 00	925 00	517 92	12
1908	371 58	56	26	....	"	Lloyd, Frank. Preventive Officer, Customs, Toronto	800 00	714 58	371 52	12
1907	468 60	74	35	....	Age and to promote efficiency	Loarden, C., Landing Waiter, Toronto	750 00	669 44	468 60	12
1892	600 00	47	25	....	Ill-health	Loftus, A., 2nd Class Clerk, Montreal, Que	1,200 00	1,200 00	600 00	12
1911	240 00	71	24	....	Age and infirmity	Long, George, Sub-Collector Customs, St. Regis	500 00	500 00	240 00	12
1910	489 24	66	25	..	" ill-health	Losey, Taylor, Customs Locker, Montreal	1,000 00	978 48	489 24	12
1913	704 00	79	22	...	"	Loucks, H. H., Translator in Law Branch, House of Commons	1,600 00	1,600 00	673 92	12
1914	3,100 00	53	31	....	Ill-health	Low, A. P., Deputy Minister of Mines	5,000 00	5,000 00	3,099 96	12
1913	432 00	54	24	...	" and to promote efficiency	Loyer Joseph S., Clerk and Landing Waiter, Customs, Montreal.	900 00	900 00	36 00	1
1904	198 83	64	32	...	Age and ill-health	Lucas, John, Lock Labourer, Rideau Canal	310 67	310 67	198 84	12
1903	264 00	55	22	....	" and physical infirmity	Lussier, Joseph, Letter Carrier, Montreal	600 00	600 00	264 00	12
1907	464 00	60	29	....	" " "	Lynch, John, Lockmaster, Chambly Canal	501 00	501 00	180 36	12
1891	180 36	61	18	....	" and to promote efficiency	Lynch, Walter, Collector of Customs, Mansonville, Que	800 00	800 00	463 92	12
1913	1,612 00	63	21	10	" " "	Lyons, John M., General Passenger and Ticket Agent, I.C. Railway, Moncton	2,600 00	2,600 00	1,611 96	12
1899	442 00	43	17	..	Ill-health	Lynes, K., Excise Officer, Inland Revenue	1,300 00	1,300 00	441 96	12
1917	450 72	65	24	....	Age and failing health	Macaulay, Marshall, Clerk, Post Office, St. John	939 00	939 00	150 22	4
1895	420 00	92	21	....	Age and to promote efficiency and economy	Macdermid, A. J. 3rd Class Clerk, Post Office Department	1,000 00	1,000 00	420 00	12
1913	1,185 75	52	31	....	Ill health	Macdonell, Harry, Assistant in the English Votes and Proceedings Office of the House of Commons	2,000 00	1,912 50	1,185 72	12
1901	900 00	62	30	....	" and incapacity	Macdonald, Dugald, Deputy Collector, Inland Revenue, Montreal	1,500 00	1,500 00	900 00	12
1911	525 00	75	37	....	" and infirmity	Macdonald, James, Measuring Surveyor, Customs, Charlottetown, P.E.I.	750 00	750 00	525 00	12
1914	520 45	64	22	....	Ill-health	Macdonald, Jno. G., Ry. Mail Clerk, London	1,290 00	1,182 83	520 44	12
1902	240 00	57	20	....	Mental unfitness for performance of duty	MacKillop, J., Messenger, Post Office Inspectors Office, Toronto.	600 00	600 00	240 00	12
1910	638 00	51	29	..	Ill-health	Mackinnon, W. C., Ry. Mail Clerk, Halifax	1,150 00	1,100 00	637 92	12
1917	2,100 00	72	49	....	Age	MacLaren, Jno. S., Inspector of Customs, St. John	3,000 00	3,000 00	2,100 00	12
1909	1,260 00	54	35	....	Ill-health	Madore, J. A., Assistant P. O. Inspector, Montreal	1,800 00	1,800 00	1,260 00	12

1915	640 56	71	40	....	Age and ill-health	Mahar, John Grade E., Letter Carrier, Halifax	939 00	915 09	640 55	12
1912	464 80	52	27	....	" "	Mailman, J. A., Letter Carrier, St. John, N.B.	860 75	860 75	464 76	12
1894	108 00	37	18	10	Abolition of office	Malone, Thos., Deputy Supervisor of Cullers	300 00	300 00	108 00	12
1907	560 00	57	35	....	Ill-health	Maingy, Philip, Ry. Mail Clerk, Ottawa	800 00	800 00	557 92	12
1908	366 44	41	17	....	Ill-health and to promote efficiency	Maracle, Miss F. K., Jr. 2nd Class Clerk, Dept. of Indian Affairs.	1,100 00	1,077 77	366 36	12
1903	276 00	69	23	....	" and to promote efficiency	Marks, John, Letter Carrier	600 00	600 00	276 00	12
1882	196 00	34	14	...	Ill-health	Marter, W. P., Excise Office, Simcoe	700 00	700 00	195 96	42
1906	156 00	51	26	...	In the public interest	Martin, Jules G., Lightkeeper, Little Metis, Quebec	300 00	300 00	156 00	12
1915	1,516 66	64	42	....	Age and failing health	Mason, Frederick, Excise Officer Inland Revenue, Perth	2,200 00	2,166 66	1,516 56	12
1904	405 00	62	30	....	" and ill-health	Masson, E., Quarantine Station, Grosse Isle	675 00	675 00	405 00	12
1899	1,680 00	59	36	....	Ill-health	*Matheson, D., Superintendent Savings Banks, Post Office Dept.	2,400 00	2,400 00	560 00	4
1915	1,368 88	77	62	..	Age	Matthew, Geo. F., Custom's Surveyor, St. John, N.B.	2,000 00	1,955 55	1,368 84	12
1916	696 00	50	29	...	"	May, Ida M., Clerk, Post Office Dept.	1,200 00	1,200 00	696 00	12
1909	672 00	66	43	...	Age and defective eyesight	Menzies, Augustus, Ry. Mail Clerk, Montreal District	960 00	960 00	672 00	12
1917	1,960 00	61	45	....	Age and failing health	Mercer, Wm. O., Asst. Postmaster, Ottawa	2,800 00	2,800 00	979 98	6
1897	421 93	66	25	....	To promote efficiency	Merriman, L. T., Collector of Customs, Stanstead, Que.	843 00	843 00	421 92	12
1888	320 00	46	18	2	Abolition of office	Mickleburgh, F. H., Ocean Mail Clerk	800 00	800 00	319 92	12
1903	216 00	54	18	....	Failing eyesight	Miggins, M., Letter Carrier, Montreal	600 00	600 00	216 00	12
1889	280 00	40	$5\frac{0}{12}$	$4\frac{3}{12}$	To promote efficiency and economy	Miller, H. J., Assistant Collector, Slides and Booms, Que.	1,400 00	1,400 00	279 96	12
1907	687 20	61	31	....	Age and ill-health	Miller, John G., Railway Mail Clerk, New Brunswick	1,160 00	1,108 39	687 12	12
1917	2,026 11	76	44	....	Age and to promote efficiency	Miller, Wm. F., Inspector, Inland Revenue, Toronto	2,900 00	2,894 44	675 36	4
1907	240 45	60	37	...	" and ill-health	Milne, Chas., Lock Labourer, Rideau Canal	343 50	343 50	240 36	12
1901	528 00	40	22	....	Ill-health and abolition of office	*Miquelon, A. C., Assistant Postmaster, Sherbrooke, Que.	1,200 00	1,200 00	396 00	9
1907	328 56	63	24	...	Age and ill-health	Mitchell, W. F., Letter Carrier, Montreal	684 51	684 51	328 56	12
1906	1,231 27	65	35	....	"	Moloney, Daniel, Asst. Post Office Inspector, London	1,800 00	1,758 96	1,231 20	14
1909	466 91	51	26	....	Ill-health	Monkman, A. H., Clerk, Toronto Post Office	900 00	897 91	466 80	12
1909	556 80	55	29	....	"	Montgomery, Robt., Ry. Mail Clerk, Ottawa District	960 00	960 00	556 80	12
1912	360 49	47	21	....	" and failing eye sight	Moore, T. E., Jr. 2nd Class Clerk, Montreal P. O.	900 00	858 33	360 48	12
1913	313 80	43	18	....	"	Morgan, M. H., Porter, Post Office Department, Vancouver, B.C.	871 66	871 66	313 80	12
1904	72 00	45	18	....	Abolition of office	Morris, Chas. E., Sub-collector of Customs, Harbourville, N.S.	200 00	200 00	60 00	10
1901	263 12	62	26	....	Age and failing health	Mosier, L., Lock-tender, Welland Canal	506 00	506 00	263 04	12
1909	810 66	54	32	....	Abolition of office	Mulhern, M. M., Collector of Inland Revenue and Inspector of Electricity, Cornwall.	1,200 00	1,266 66	810 60	12
1912	288 34	63	39	....	Age	Mullin, Thos., Lock labourer, Williamsburg Canal	411 92	411 92	288 24	12
1914	532 10	61	30	....	Age and ill-health	Mundy, W. A., Letter Carrier, Hamilton	939 00	886 83	532 08	12
1904	300 00	48	25	....	Ill-health	Murphy, Edward, Letter Carrier, Toronto	600 00	600 00	300 00	12
1909	595 20	57	31	....	"	Murphy, John, Ry. Mail Clerk, Montreal District	960 00	960 00	595 20	12
1901	416 00	46	26	....	"	Murphy, Wm., 2nd Class R. M. Clerk	800 00	800 00	415 92	12
1915	888 89	59	32	....	"	Murray, Alexander, Ry. Mail Clerk, St. John	1,400 00	1,388 89	888 84	12
1916	654 38	65	38	....	Age and failing health	Myers, Robt., Letter Carrier, Grade F, Halifax	939 00	934 83	654 36	12
1884	270 00	50	27	....	Ill-health	McCaffrey, F., Messenger, Finance Department.	500 00	500 00	270 00	12
1884	120 00	30	13	....	"	McCaffrey, J. F. " " "	490 00	460 00	120 00	12
1916	473 66	73	28	....	Age	McCart, Peter, Preventive officer, St. John	850 00	845 83	473 64	12
1915	1,120 00	69	46	....	Age and failing memory	*McCarthy, D. F., Div. II "B", Post Office Department	1,600 00	1,600 00	839 97	9
1906	480 00	58	30	....	Physical infirmity	McClive, John, Landing Waiter, St. Catharines	800 00	800 00	480 00	12
1916	572 00	54	26	....	Ill-health	McCormick, Edgar, Customs, Annapolis Royal	1,100 00	1,100 00	571 92	12
1873	505 12	39	14	....	Infirmity	*McCrea, W. H., Chief Clerk of Customs.	1,940 00	1,940 00	42 09	1
1882	176 00	38	11	....	Ill-health	McDonald, D. A., Clerk, Charlottetown, P. O.	800 00	800 00	102 62	7

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued.*

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	$ cts.						$ cts.	$ cts.	$ cts.	
1892	285 60	67	31	....	Age and physical debility.....	McDougall, L., Light-keeper, Ingonish, N. S.....	420 00	420 00	238 00	10
1915	945 00	63	27	....	" and ill-health.....	McElroy, James, Div. H, Privy Council.....	1,800 00	1,750 00	945 00	12
1907	2,240 00	61	28	....	" to promote efficiency.....	McGee, John J., Clerk of the Privy Council.....	4,000 00	4,000 00	2,240 00	12
1906	280 00	69	35	....	"	McGie, Donald B., Sub-collector of Customs, Esquimaux, Que...	400 00	400 00	279 96	12
1907	176 00	64	22	....	"	McIsaac, D. J., Caretaker, Quarantine Stn., Pt. Edward, Sydney..	400 00	400 00	175 98	12
1917	682 00	69	22	....	Age.....	McIntosh, Jno. F., Preventive Officer, Customs, Fernie.....	1,550 00	1,550 00	625 13	11
1913	419 75	75	36	....	" and bodily infirmity	McKay, C. S., Light-keeper on Battle Island, Ont.....	680 00	642 50	449 64	12
1914	290 40	69	33	....	"	McKay, Robie, Lightkeeper, North Canso.....	440 00	440 00	290 40	12
1917	1,560 00	55	30	....	Abolition of office.....	McKenna, J. A. J., Inspector of Indian Schools.....	2,600 00	2,600 00	1,560 00	12
1917	952 00	76	31	....	Age to promote efficiency.. ..	McKenzie, Archibald, Collector of Customs, Campbellton.....	1,400 00	1,400 00	713 97	9
1910	1,155 00	54	20	...	To promote efficiency and economy.....	McMahon, Wm., Asst. King's Printer and Comptr. of Stationery...	3,000 00	2,887 50	1,155 00	12
1904	342 83	41	17	....	Ill-health	McMecken, Miss L. D., Jr. 2nd Class Clerk, Dept. of the Interior ..	1,050 00	1,008 33	342 84	12
1903	560 00	60	39	....	Age	McMillan, Robert P., Sub-collector of Customs, Cardinal, Ont....	800 00	800 00	559 92	12
1913	482 02	59	28	....	Ill-health	McMordie, A., Letter Carrier, Toronto.....	860 75	860 75	481 92	12
1909	368 29	49	25	....	"	McNair, W. C., Letter Carrier, Toronto	$2.25 p.d.	736 58	368 28	12
1911	1,470 00	71	36	...	Age	McNicol, John, Clerk, 2nd Div. Sub-div. A, Finance Dept..	2,100 00	2,100 00	1,470 00	12
1897	700 00	56	25	....	Ill-health	McPherson, A. F., Accountant, Inland Revenue, Hamilton.....	1,400 00	1,400 00	699 96	12
1899	288 00	45	18	....	Defective eyesight.....	McRobert, W. H., 2nd Class Railway Mail Clerk, Halifax.....	800 00	800 00	288 00	12
1907	182 47	63	14	....	Physical infirmity	McRae, C., Railway Mail Clerk, Nova Scotia.....	660 00	651 67	182 40	12
1909	372 00	54	31	....	Loss of memory	McShane, J. F., Letter Carrier, Montreal	600 00	600 00	372 00	12
1907	552 00	60	23	....	Age and to promote efficiency.	McTaggart, John, Dominion Lands Office, Winnipeg.....	1,200 00	1,200 00	552 00	12
1912	367 50	73	21	....	"	Nadeau, M., Sub-collector Customs, Claire, N.B.	1,000 00	875 00	367 44	12
1911	1,007 20	77	40	....	"	Nash, Samuel S., Collector Inland Revenue, Charlottetown, P.E.I.	1,500 00	1,436 11	1,007 16	12
912	447 59	57	26	....	Failing health	*Neill, William, Letter Carrier, Kingston P. O	860 75	860 75	410 19	11
906	1,241 74	58	39	....	Ill-health.....	Nelligan, D., Asst. P., O. Inspector, Montreal.....	1,800 00	1,771 14	1,241 64	12
1917	700 00	67	36	....	Age and failing health	Nesbitt, Margaret W., Clerk, Post Office, Windsor	1,000 00	1,000 00	349 98	6
1916	302 43	68	38	..	Age and physical infirmity.....	Nevins, N., Lock labourer, Hogsback Station, Rideau.....	440 00	432 05	302 40	12
1906	476 44	64	32	...	" and infirmity..	Newbigging, Thomas L., Landing Waiter, Bridgeburg.....	750 00	744 44	476 40	12
1909	600 00	43	25	....	Ill-health....	Newbury, C. W., Clerk, Victoria P. O.....	1,200 00	1,200 00	600 00	12
1917	1,560 30	70	42	...	Failing health	Newcomb, Geo. H., Clerk, Interior Dept.....	2,400 00	2,229 50	1,107 28	34
1914	297 39	62	42	....	Age	Newsome, A. E., Lockmaster, Kilmarnock Lock, Rideau.....	660 00	421 71	297 24	12
1897	207 61	43	13	....	To promote efficiency and economy.	Newbury, J. M. 3rd Class Clerk Belleville Post Office..... ..	800 00	798 86	207 60	12

1911	1,120 00	60	39	....	Age and ill-health	Newby, Frank, Clerk, Dept. Inland Revenue	1,600 00	1,600 00	1,119 96	12
1907	404 60	62	43	....	" and to promote efficiency	Newman, John J., Lockmaster, Rideau Canal	578 00	578 00	404 52	12
1912	458 23	57	37	..	Failing health	Nicholson James, Letter Carrier, London	860 75	848 58	458 16	12
1897	156 00	38	13	..	Insanity	Nugent, James, Letter Carrier, Montreal	600 00	600 00	156 00	12
1912	286 22	75	40	...	Age	Nunn, George, Lightkeeper, Sydney Bar, N. B.	440 00	393 33	286 20	12
1912	637 10	61	26	....	" and ill-health	Nolet J. G., Railway Mail Clerk, Quebec Division	1,300 00	1,225 00	636 96	12
1915	561 97	62	31	....	" "	North, John W., Letter Carrier, Hamilton	939 00	906 40	561 96	12
1913	1,741 50	48	17	10	Abolition of office	O'Brien, A. H., Law Clerk, House of Commons	3,350 00	3,225 00	1,741 44	12
1912	1,464 16	68	51	....	Failing health	O'Brien, W. D., Clerk Sub-division A, 2 Div. P. O. Dept	2,100 00	2,091 66	1,464 12	12
1904	368 00	57	23	....	Ill-health	O'Connor, Mrs. Eleanor, 3rd Class Clerk, Windsor, Ont., P.O.	800 00	800 00	367 92	12
1917	1,650 83	63	43	....	Age and failing health	O'Connor, Jno. F., Asst. P. O. Inspector, Saskatoon	2,500 00	2,358 33	825 36	6
1916	952 00	61	34	...	Age and failing health	O'Dowd, F., Railway Mail Clerk, Quebec	1,400 00	1,400 00	951 96	12
1914	357 29	73	39	...	Age and failing health	O'Gorman, Cornelius, Asst. Lock-master, Welland Canal	510 41	510 41	357 21	12
1887	520 00	52	23	3	Ill-health	O'Hara, James, Marine Mail Clerk	1,000 00	1,000 00	519 96	12
1914	920 00	61	32	..	Age and failinghealth	O'Leary, Thos. Jos., Excise Off., Inland Revenue, Toronto	1,500 00	1,437 50	919 92	12
1906	451 00	70	40	....	Ill-health	O'Meara, M., Messenger, London P. O.	704 25	644 35	450 96	12
1889	1,400 00	63	41	....	Age and ill-health	O'Neill, John, Collector Lachine Canal Tolls	2,000 00	2,000 00	1,399 92	12
1913	409 11	63	36	....	" "	Orchard, L. D., Light keeper at Ragged Island Harbour, N.S.	600 00	584 44	409 08	12
1909	272 00	63	17	....	" failing health	O'Reilly, Miss M. A., Clerk, P. O. Inspector's Office, Que	800 00	800 00	271 92	12
1915	972 22	71	39	....	" "	O'Regan, W. H., Ry. Mail Clerk, Montreal	1,400 00	1,388 89	972 12	12
1913	578 66	54	16	..	To promote efficiency in the ser.	Osborn, F. A., Collector Customs, Edmonton, Alta.	1,900 00	1,808 33	578 64	12
1913	499 24	58	29	...	Ill-health	Ouellet, F. X., Letter Carrier, Quebec	860 75	860 75	499 20	12
1909	1,397 66	66	28	...	Age and to promote efficiency	*Owen, A. W., Accountant, Marine and Fisheries Dept	2,500 00	2,495 83	232 94	2
1912	490 00	74	38	....	"	Owen, Charles, Sub-collector Customs, Georgetown, P. E. I.	700 00	700 00	489 96	12
1907	1,400 00	66	45	....	"	Palmer, J. L., Asst. Postmaster, Montreal	2,000 00	2,000 00	1,399 92	12
1917	470 16	66	38	....	Age	Papineau, Louis, Bridge Keeper, Chambly Canal	671 66	671 66	391 80	10
1914	741 00	80	27	....	" and to promote efficiency	Park, Robt. H., Senior Clerk, Customs, Hamilton	1,500 00	1,372 22	741 00	12
1909	1,190 00	65	40	..	"	Parker, Lewis, Accountant, Asst. Receiver General's Office Halifax.	1,700 00	1,700 00	1,189 92	12
1912	456 39	61	31	....	" and infirmity	*Parker, W. McM., Landing Waiter, Niagara Falls	800 00	736 11	76 06	2
1908	2,772 00	75	33	....	"	Parmelee, W. G., Deputy Minister of Trade and Commerce, and Chief Controller of Chinese Immigration	4,200 00	4,200 00	2,772 00	12
1910	336 64	53	22	..	Ill-health	Pate, W. R., Letter Carrier, London	860 75	765 68	336 96	12
1915	1,193 89	65	36	....	Age	Patterson, Thomas, 1st Class "A" Ry. Mail Ser., Toronto	1,800 00	1,705 56	1,193 88	12
1907	312 00	61	26	....	" and ill-health	Payne, Edward, Letter Carrier, Halifax	600 00	600 00	312 00	12
1909	237 50	64	25	...	"	Payne, M., Sub-collector of Customs, Port Stanley, Ont.	600 00	475 00	237 58	12
1904	1,380 00	57	23	...	Abolition of office	Pearce, Wm., Chief Inspector, Dom. Land Surveys	3,000 00	3,000 00	1,380 00	12
1912	432 60	60	41	....	Age and ill-health	Pearson, W. O., Lockmaster at Poonamalie Lock Station, Rideau Canal	756 00	618 00	432 60	12
1910	560 00	60	35	....	"	Pense, J. P., Jr. 3rd Class Clerk, Kingston P. O.	800 00	800 00	559 92	12
1917	469 50	65	25	....	Age	Perkins, Francis N., Letter Carrier, St. John	939 00	939 00	430 32	11
1911	1,323 55	67	32	....	" and failing health	Perrin, M. E., Asst. French Translator, House of Commons	2,100 00	2,068 05	1,323 48	12
1910	322 00	78	44	...	Age	Peters, J. G., Light-keeper, Low Point, N.S.	460 00	460 00	321 96	12
1912	716 44	73	30	....	Ill-health	Peters, W. N., Railway Mail Clerk, Montreal division	1,250 00	1,194 08	716 40	12
1916	1,512 00	61	18	....	Age	Phelan, Daniel Dr., Kingston Penitentiary	2,700 00	2,700 00	1,512 00	12
1911	461 53	54	29	....	Ill-health	*Phillips, Percy, Letter Carrier, London, Ont.	860 75	795 75	346 14	9
1916	630 00	73	46	....	Age	Pigeon, C., Tide Waiter, St. John	900 00	900 00	630 00	12
1898	295 62	59	30	....	Ill-health	Pilson, Hy., Lockmaster, Rideau Canal	492 70	492 70	295 56	12
1899	520 00	60	20	....	Age and incapacity	Piper, H., Inspector Weights and Measures, Toronto	1,300 00	1,300 00	519 96	12
1897	520 00	73	26	....	" ill-health	Pither, R. J. N., Indian Agent, Kenora, Ont.	1,000 00	1,000 00	519 96	12
1910	496 00	56	31	..	Ill-health	Plamondon, O., Sr. 3rd Class Clerk, Quebec Post Office	800 00	800 00	495 96	12

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued.*

Year when superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of Years paid.
	$ cts.						$ cts.	$ cts.	$ cts.	
1897	264 00	41	22	....	Ill-health	Plante, Gaspard, Letter Carrier, Montreal Post Office	600 00	600 00	264 00	12
1899	256 00	40	16	....	"	Plouffe, F. X., 3rd Class Clerk	800 00	860 00	255 96	12
1900	300 00	71	25	....	Age and to promote efficiency	Plumpton, G. W., Letter Carrier, St. John, N. B.	600 00	600 00	300 00	12
1907	296 33	42	14	....	Failing eyesight	Plunkett, Joseph, M., Clerk Privy Council Office	1,100 00	1,058 33	296 28	12
1913	1,134 00	69	27	...	Age and failing health and to promote efficiency	Polkinghorne, John A., Clerk of Sessional Papers, House of Commons	2,100 00	2,100 00	1,134 00	12
1901	520 00	48	26	....	Ill-health	Poole, H., 2nd Class Clerk, Ottawa P. O.	1,000 00	1,000 00	519 96	12
1902	170 33	59	32	....	"	Poirier, A., Lockmaster, Carillon Canal	266 14	266 14	170 28	12
1912	210 00	61	37	....	Age	Porter, E. H., Sub.-collector Customs, Port Wade, N.S.	300 00	300 00	210 00	12
1913	4,900 00	70	39	...	" and abolition of office	Pottinger, David, late Assistant Chairman of Government Railways Managing Board	7,000 00	7,000 00	4,899 96	12
1897	357 06	52	15	..	To promote efficiency and economy	Powell, John, 3rd Class Clerk, Belleville Post Office	1,190 27	1,190 27	357 00	12
1915	1,069 14	44	25	...	Ill-health	Powell, Arthur Ed., Asst. Acct., Agriculture	2,300 00	2,138 89	1,069 46	12
1917	1,050 00	64	36	....	Age	Power, Jno. R., Preventive Officer, Customs, Halifax	1,500 00	1,500 00	1,050 00	12
1916	700 00	76	48	....	Age	Proper, F. S., Collector of Customs, Hemmingford, Que.	1,000 00	1,000 00	641 67	11
1914	1,034 44	64	39	....	In the public interest	Pryor, Oswald, Chief Clerk Customs, Halifax	1,600 00	1,477 77	1,034 40	12
1903	528 00	70	24	....	Age	*Quesnel, Jules, Collector, Chambly Canal	1,100 00	1,100 00	88 00	2
1885	420 00	47	30	....	Ill-health	Radcliffe, R., Clerk, Customs, Guelph	700 00	700 00	420 00	12
1915	604 00	61	24	...	Age	Ralph, Arthur R. F., Curator Senate Reading Room, Ottawa	1,350 00	1,258 33	603 96	12
1917	924 00	58	33	...	Ill-health	Ramsey, W. J., Ry. Mail Clerk, Toronto	1,400 00	1,400 00	611 03	8
1917	308 00	71	44	....	Age	Ranahan, Peter M., Light-keeper, Sea Cow Head, P.E.I.	440 00	440 00	282 26	11
1897	1,024 00	48	16	....	To promote efficiency and economy	Reed, Hayter, Deputy Superintendent General of Indian Affairs	3,200 00	3,200 00	1,023 96	12
1912	602 52	64	38	...	Age and ill-health	Reeves, C., Letter Carrier, Toronto P. O	860 75	860 75	602 52	12
1913	204 08	75	28	....	Age and bodily infirmity	Reeves, Samuel, Keeper of Range Lights, Ile St. Thérèse, P.Q.	380 00	364 44	204 00	12
1914	539 75	69	32	....	Age	Reid, Wm., Preventive Officer, Toronto	900 00	862 50	534 72	12
1907	525 33	61	24	....	Ill-health	Reiffenstein Miss G. C., Jr. 2nd Class Clerk, Dept. Ind. Affairs.	1,100 00	1,094 44	525 24	12
1917	108 00	75	27	..	Age	Rennie, Geo., Asst., Inspector, Inland Revenue, London	200 00	200 00	108 00	12
1917	910 00	60	38	..	Age and failing health	Renton, Jno. L., Ry. Mail Clerk, Winnipeg	1,300 00	1,300 00	758 30	10
1914	420 00	68	36	....	Age	Richard, Alphonse, Light-keeper, Quebec	600 00	600 00	420 00	12
1906	388 19	50	22	....	Ill-health	Richardson, William, Railway Mail Clerk, Toronto District	900 00	882 26	388 20	12

1902	534 65	71	34	....	Ill-health and infirmity	Richey, W. M., Lockmaster, Smith's Falls	786 25	786 25	534 60	12
1910	1,190 00	65	38	....	Age	Ridout, J. G., Accountant, A. R. G's Office Toronto	1,700 00	1,700 00	1,189 92	12
1902	260 00	53	26	....	Ill-health	Rivers, Robt., Light-keeper, Miscou, N.B	500 00	500 00	259 92	12
1907	350 00	68	35	....	Age and bodily infirmity	Roddick, Robert, Lighthouse Keeper, Gull Island, Ont	500 00	500 00	349 92	12
1913	452 83	48	19	....	Physical infirmity	Roe, Geo. H., Sub-collector of Customs at Union Bay	1,200 00	1,191 66	452 76	12
1916	540 00	79	30	....	Age	Rogerson, Jno., Preventive Officer, St John	900 00	900 00	540 00	12
1908	175 00	72	45	....	"	Root, Albert, Keeper of Light, Grenadier Island, Ont	250 00	250 00	174 96	12
1885	112 00	55	14	....	Ill-health	Ross, Angus, Lighthouse Keeper, Bird Island	400 00	400 00	55 98	6
1915	420 00	69	37	....	Age	Ross, Elijah, Light-keeper, Negro Pt., N. B	600 00	600 00	420 00	12
1917	1,458 33	55	35	....	Ill-health	Ross, H. C., Clerk Indian Affairs Dept.	2,100 00	2,083 33	729 12	6
1914	893 41	64	31	....	" and impaired health	Ross, Jno. D., Ry. Mail Clerk, Nova Scotia	1,400 00	1,313 84	893 40	12
1913	144 00	54	18	....	To promote efficiency and economy	Ross, H. E., Deputy Collector Inland Revenue, Prince Albert	400 00	400 00	144 00	12
1917	643 90	60	24	....	Age and failing health	Rouillard, Adolph, Ry. Mail Clerk, Quebec	1,390 00	1,341 46	482 85	9
1913	608 00	58	19	....	Ill-health	Rouleau, Alfred, Sub.-div. B, 2nd Div., Public Works	1,600 00	1,600 00	607 92	12
1917	756 00	72	27	....	Age and failing eyesight	Rousseau, H. B., Ry. Mail Clerk, Quebec	1,400 00	1,400 00	315 00	5
1913	659 21	70	26	....	Ill-health	Routhier, A. A., Railway Mail Clerk, Quebec District	1,400 00	1,267 72	659 16	12
1890	93 12	40	16	....	"	Roy, Joseph, Lockman, Beauharnois Canal	290 83	290 83	93 12	12
1895	140 64	67	24	....	"	Roy, M., Lockman, Beauharnois Canal	293 00	293 00	140 62	12
1917	560 00	76	28	....	Age and ill-health	Rutland, S. A., Preventive Officer, Customs, Toronto	1,000 00	1,000 00	513 26	11
1915	1,245 75	71	33	....	Age and to promote efficiency	Russell, Wm., Div. II "A" Dept. of Customs, Ottawa	1,950 00	1,887 50	1,245 72	12
1895	672 00	43	28	....	To promote efficiency	Russell, A. J. H., Department of Public Works	1,200 00	1,200 00	672 00	12
1911	384 00	41	16	....	Ill-health	Ryan, W. L., Clerk, Dept. Railways and Canals	1,200 00	1,200 00	448 00	14
1910	1,068 60	76	43	....	Age	Samson, Jos., Inspector of Steamboat Boilers and Machinery, Quebec	1,600 00	1,519 44	1,063 56	12
1907	1,003 00	65	32	....	"	Sancton, G. F., Clerk, Asst. Rec. General's Office, St. John, N. B	1,600 00	1,575 00	1,008 00	12
1903	201 25	50	35	....	Ill-health	Sargent, Robert, Lock Labourer, Rideau Canal	287 50	287 50	201 24	12
1898	390 00	71	30	....	Age and infirmity	*Sargent, D., Collector of Customs, Barrington	650 00	650 00	292 50	9
1901	672 00	69	43	....	" failing health	Saulter, James, Railway Mail Clerk, Toronto	960 00	960 00	672 00	12
1907	245 00	65	35	....	" ill-health	Schofield, Fergus, Light-keeper, Port Maitland, Ont	350 00	350 00	244 92	12
1910	422 80	53	30	....	Ill-health	Scholes, Adam, Mail Transfer Agent, Toronto P. O	782 50	704 66	422 76	12
1903	504 00	67	21	....	Age and to promote efficiency	Scott, John, 2nd Class Clerk, Winnipeg Post Office	1,200 00	1,200 00	504 00	12
1903	440 00	54	22	....	Ill-health	Scott, J. H., Jr. 2nd Class Clerk, Post Office Department	1,000 00	1,000 00	439 92	12
1914	376 11	53	21	....	"	Scott, Jno. L., Letter Carrier "E", Toronto	939 00	895 50	376 08	12
1903	216 00	57	24	....	"	Seely, Neil, Light-keeper, Head Harbour, N. B	800 00	450 00	216 00	12
1909	540 00	71	24	....	"	Seymour, A. J. B., Clerk, Post Office Department	1,100 00	1,100 00	540 00	12
1909	840 00	57	35	....	"	*Shanley, C. J. H., Sr. 2nd Class Clerk, London P. O	1,200 00	1,200 00	420 00	6
1909	343 33	78	24	....	Age	Sharp, D. M., Sub-collector, Customs, Toronto	750 00	715 27	343 32	12
1914	1,856 25	75	27	....	"	Shakespeare, Noah, Postmaster, Victoria	3,500 00	3,437 50	1,856 16	12
1917	768 06	71	36	....	"	Shaughnessy, Jno., Customs, St. Stephen	1,160 00	1,097 22	768 00	12
1888	403 20	44	21	....	Ill-health	Shaw, G. A., Railway Mail Clerk	960 00	960 00	403 20	12
1913	389 00	51	18	....	"	Shaw, M. M., Clerk in Post Office Inspector's office, Quebec	1,250 00	1,080 55	388 92	12
1917	528 00	52	22	....	To promote efficiency and economy	Shaw, Margaret, Clerk Trade and Commerce	1,200 00	1,200 00	287 47	6½
1914	539 22	69	23	....	Age and ill-health	Sherritt, James, Customs, Montreal	1,200 00	1,172 23	539 16	12
1897	283 72	61	28	....	Injury sustained while in discharge of his duties	*Shields, Timothy, Lockmaster, Cornwall Canal	596 66	506 66	70 92	3
1906	357 62	60	27	....	Ill-health	Short, W. S., Letter Carrier, London	2.25 p. d.	662 26	357 61	12
1899	840 00	57	35	....	"	Sims, J. C., 2nd Class Clerk, Montreal Post Office	1,200 00	1,200 00	840 00	12
1901	1,260 00	59	35	....	Impaired eyesight	Simpson, J. B., Auditor General's Office	1,800 00	1,800 00	1,260 00	12

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued*

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	$ cts.						$ cts.	$ cts.	$ cts.	
1913	475 00	75	30	...	Age and failing health	Slattery, Thomas, Asst. Inspector of Weights and Measures, Belleville District	800 00	791 66	475 08	12
1916	840 00	65	39	....	" and ill-health	*Sloan, M. W., Railway Mail Service, Toronto	1,400 00	1,400 00	210 00	3
1902	552 00	75	23	....	"	Smallpiece, H. W., 2nd Class Clerk, P. O. Insp. Office, Toronto	1,200 00	1,200 00	552 00	12
1896	1,264 60	65	28	....	" and to promote efficiency and economy	Small, H. B., Secretary, Dept. Agriculture	2,350 00	2,258 33	1,264 32	12
1908	481 00	50	26	....	Ill-health	Smith, E. L., Railway Mail Clerk, Montreal Division	950 00	925 00	480 96	12
1913	546 00	52	27	....	"	Smith, Gertrude, Clerk, Hamilton Post Office	1,200 00	1,011 11	546 00	12
1902	980 00	52	35	....	"	Smith, J. Rose, 2nd Class Clerk, Post Office Dept	1,400 00	1,400 00	980 00	12
1897	1,590 00	50	13	5	Improving the organization of the department	Smith, H. H., Commissioner of Dominion Lands, Winnipeg, Man.	4,000 00	4,416 66	1,590 00	12
1905	385 00	71	41	....	Age and ill-health	*Smith, M. M., Sub-collector Customs, Dundee, Que	550 00	550 00	352 88	11
1914	509 60	69	37	....	"	Smith, John, Lockmaster, Cornwall Canal	728 00	728 00	509 52	12
1892	520 00	68	26	....	Abolition of office	Smyth, A. G., Immigration Agent, London, Ont	1,000 00	1,000 00	519 96	12
1916	1,470 00	69	41	....	Age	Soutter, A. R. Senate, Ottawa, Clerk of Minutes	2,100 00	2,100 00	1,470 00	12
1900	1,024 00	70	32	....	" and ill health	Spence, John, Collector Inland Revenue, Brantford	1,600 00	1,600 00	1,023 96	12
1914	1,358 22	65	32	....	" and failing health	Standish, Jno. G., Special Class Excise Officer, Belleville	2,200 00	2,122 22	1,358 16	12
1917	1,584 00	70	33	....	"	Steel, V. H., Clerk, Marine Dept	2,500 00	2,400 00	1,584 00	12
1909	921 83	59	32	....	Ill-health	Stein, L. F. L., Chief Clerk, Immigration Office, Quebec	1,500 00	1,440 36	998 53	13
1891	396 00	61	11	....	Age	Stevenson, James, Dry Goods Appraiser, Customs, Toronto	1,800 00	1,800 00	396 00	12
1911	2,155 42	67	40	....	"	Steckel, L. J. R., Clerk, Dept. Public Works	3,250 00	3,079 17	2,155 44	12
1914	713 00	44	23	....	Ill-health	Stewart, Miss H. E., Accountant, Supreme Court, Justice	1,600 00	1,550 00	712 92	12
1905	452 21	51	23	..	"	Stewart, Chas. R., Railway Mail Clerk	1,010 00	983 07	452 16	12
1892	495 00	54	33	....	"	Stewart, E. N. S., Tide Waiter, St. John	750 00	750 00	495 00	12
1909	1,375 70	68	45	...	"	Stewart, Neil, Clerk, Dept. Rys. and Canals	2,100 00	1,965 29	1,375 68	12
1913	517 22	69	39	...	In the public interest	Stinson, Thos., Preventive Officer, Customs, St. Andrews, N.B.	750 00	738 89	517 20	12
1902	288 00	70	24	....	General debility	Stratton, Robert, Letter Carrier, Hamilton	600 00	600 00	288 00	12
1901	620 00	75	31	..	Age	Strong, Chas. W., Collector of Customs, Summerside, P. E. I.	1,000 00	1,000 00	619 92	12
1916	1,697 50	70	36	....	"	*Stumbles, W. W., Marine and Fisheries Dept.	2,600 00	2,425 00	1,555 95	11
1902	253 00	61	25	....	" and ill-health	Sullivan, Timothy, Bridge and Lock-tender, Welland Canal	506 00	506 00	252 96	12
1902	1,458 33	61	35	....	" and failing health	Sulte, Benjamin, Chief Clerk, Militia and Defence	2,150 00	2,083 33	1,458 24	12
1916	224 00	77	35	....	"	Sutherland, Geo. C., Light-keeper, Bathurst, N.B.	320 00	320 00	223 92	12
1901	270 00	45	27	....	" and failing health	Suthern, F., Fog Alarm-keeper, Briar Island	500 00	500 00	270 00	12

1911	1,586 66	64	38	....	Age and ill-health	Symes, P. B., Chief Draughtsman in the Topographical Surveys Branch, Interior Dept	2,450 00	2,266 66	1,189 98	9
1915	1,750 00	74	40	....	"	Talbot, Octave Z., Supt. Ry Mail Service, Quebec.	2,500 00	2,500 00	1,749 96	12
1897	300 00	34	15	....	To promote economy	Tansey, D., 2nd Class Clerk, Office of P.O. Inspector, Montreal	1,050 00	1,000 00	300 00	12
1901	228 00	66	19	....	Age	Taylor, Amos, Letter Carrier, Winnipeg	600 00	600 00	228 00	12
1917	657 30	59	35	....	Failing health	Theakston, Major John, Letter Carrier, Halifax	939 00	939 00	250 11	4½
1901	352 00	46	22	....	Ill-health	Thomas, G. A., 3rd Class Clerk, Toronto P.O.	800 00	800 00	351 96	12
1904	696 00	59	29	....	Loss of eyesight	Thimens, Jos., Sr. 2nd Class Clerk, Montreal P.O.	1,200 00	1,200 00	696 00	12
1895	368 00	57	23	....	Ill-health	Thompson, John, Clerk, Montreal P.O.	800 00	800 00	367 92	12
1912	120 00	74	20	....	Age	Tobin, R., Preventive Officer, Woodstock, N.B.	300 00	300 00	110 00	11
1910	2,234 15	68	38	....	Ill-health	Toller, Frederick, Comptroller of Currency	3,450 00	3,191 65	2,234 04	12
1913	1,635 00	65	30	....	Age	Toupin, F. B. J. A., District Inspector, Inland Revenue, Montreal District	2,800 00	2,725 00	1,635 00	12
1912	318 25	71	19	....	" and ill-health	Tremaine, R. W., Customs Examining Officer at Halifax, N.S.	900 00	837 50	318 24	12
1903	196 00	68	28	....	"	Tremblay, Dorila, Light-keeper, Portneuf, P. Q.	350 00	350 00	195 96	12
1901	220 00	64	11	....	" and ill-health	Tremblay, W. O. J., 2nd Class Clerk, Agriculture Dept.	1,000 00	1,000 00	219 96	12
1914	583 33	69	43	....	In the public interest	Trider, H. W., Preventive Officer, Customs, Halifax	900 00	833 33	583 40	12
1915	1,106 00	57	21	....	Ill-health	Trudel, J. B., Senate Chief Translater, Ottawa	2,800 00	2,633 33	1,105 92	12
1907	266 00	56	28	....	"	Turcotte, J. B., Seaman, Grosse Isle Quarantine Station.	475 00	475 00	265 92	12
1902	291 00	53	30	....	"	Turcotte, X., Mate of Quarantine Station, Grosse Isle.	505 00	485 00	291 00	12
1912	1,120 00	66	40	....	Age	Turgeon, C. E., Clerk, Finance Dept.	1,600 00	1,600 00	1,120 00	12
1904	680 80	67	38	....	" and ill-health.	Tyner, Frederick, Railway Mail Clerk, Toronto West.	1,010 00	972 57	680 76	12
1906	187 15	53	25	....	Ill-health.	Upper, A. H., Lock-tender, New Welland Canal.	374 30	374 30	187 08	12
1911	1,981 38	57	42	....	"	Venning, R. V., Superintendent of Fisheries, Dept. Marine and Fisheries	3,000 00	2,830 54	1,981 32	12
1897	150 00	49	17	....	To promote efficiency and economy	Verreault, J. E., 3rd Class Clerk Dept. of Public Works	1,000 00	1,000 00	150 00	12
1917	1,256 11	66	46	....	Age.	Vezina, Ulrich, Clerk, Post Office, Quebec.	1,800 00	1,794 44	418 68	4
1911	359 27	71	29	....	"	Violette, Frank, Sub-collector of Customs, St. Leonards, N. B.	650 00	619 44	359 16	12
1885	408 00	60	17	....	Ill-health.	Vradenburg, Henry, Clerk, Customs, St. John, N.B.	1,200 00	1,200 00	408 00	12
1901	968 00	59	22	....	To improve organization.	Wadsworth, T. P. Inspector of Indian Agencies.	2,200 00	2,200 00	241 98	3
1897	208 00	34	13	....	To promote efficiency	Walker, Wm. R., 3rd Class Clerk, Belleville Post Office	800 00	800 00	207 96	12
1906	432 00	46	27	....	Ill-health	Walker, W. H., 3rd Class Clerk, Halifax Post Office.	800 00	800 00	432 00	12
1907	1,750 00	60	42	....	Age and failing health.	Wallace, J. J., General Freight Agent, I. C. Railway.	2,500 00	2,500 00	1,749 96	12
1905	1,642 08	62	43	....	" and ill-health.	Walsh, Major John, Supt. Dead Letter Branch, P.O. Dept.	2,400 00	2,345 83	1,642 08	12
1897	374 00	53	17	....	To promote efficiency and economy.	Ward, Jas., Clerk, Post Office Inspector's Office, Barrie.	1,000 00	1,000 00	373 92	12
1908	727 35	62	33	....	Age and ill-health.	Warwicker, F. S., Sr. 2nd Class Clerk, Ottawa, P.O.	1,150 00	1,102 07	727 32	12
1915	648 17	57	35	....	Ill-health.	Ward, Joseph, Letter Carrier, "E" Grade, London.	939 00	925 96	648 12	12
1915	655 84	44	25	....	"	Warwicker, W. S., 2nd Class "A," Victoria Post Office.	1,400 00	1,311 66	655 80	12
1898	368 00	66	23	....	Age and lack of strength.	*Watkins, Jas., 3rd Class Clerk, Toronto Post Office.	800 00	800 00	367 92	12
1894	228 00	51	19	....	Ill-health.	Weatherbee, Jas. Howe, Letter Carrier, London, P.O.	600 00	600 00	228 00	12
1888	1,260 00	56	35	....	"	Weatherly, H. S., 1st Class Clerk, Inside Service P.O. Dept.	1,800 00	1,800 00	1,260 00	12
1912	512 00	53	32	....	"	Webb, F. W., Railway Mail Clerk, Montreal District.	800 00	800 00	511 92	12
1913	552 00	53	23	....	"	Webber, E. M., Sub-div. A. 3rd Div., P. O. Dept	1,200 00	1,200 00	552 00	12
1898	547 83	51	19	....	Abolition of office.	Webster, J. S., 1st Class Clerk, Marine and Fisheries.	1,441 67	1,441 67	547 80	12
1903	352 00	46	22	....	Ill-health.	Wheeler, F. C., 3rd Class Clerk, London, Ont	800 00	800 00	351 96	12
1916	1,470 00	76	36	....	Age and inability.	Whitcher, A. H., Interior Dept	2,100 00	2,100 00	1,470 00	12
1912	3,500 00	65	44	....	Ill-health.	*White, Lt.-Col. Frederick, C.M.G., Comptroller N.W.M.P.	5,000 00	5,000 00	3,499 92	12
1905	224 58	55	30	....	"	White, Michael, Lockmaster, Welland Canal.	$45 per m.	374 30	224 52	12

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Concluded.*

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	$ cts.						$ cts.	$ cts.	$ cts.	
1912	840 00	57	39	..	Ill-health	White, Nicholas, Clerk, Charlottetown Post Office	1,200 00	1,200 00	840 00	12
1917	1,890 00	61	21	....	Age	White, Robt. S., collector of Customs, Montreal	4,500 00	4,500 00	1,890 00	12
1906	512 00	55	32	....	Ill-health	White, W., 3rd Class Clerk, Quebec, P.O	800 00	800 00	511 92	12
1901	364 00	73	28	...	Age	Whiting, J. M. F., Tide Waiter, Customs, St. John, N.B.	650 00	650 00	363 96	12
1913	960 83	82	30	....	"	Whittaker, James E., Customs Appraiser, St. John, N.B	1,700 00	1,601 39	960 72	12
1915	1,750 00	78	49	...	" and failing health	Whitaker, W. C., Asst. P. O. Inspector, St. John	2,500 00	2,500 00	1,749 96	12
1915	875 73	69	49	...	" and ill-health	Wilkinson, Richard, 2nd Class Clerk, "A," Quebec, P.Q	1,350 00	1,251 04	875 64	12
1900	300 00	50	25	....	Ill-health	Williams, Jos., Letter Carrier, Toronto	600 00	600 00	300 00	12
1908	1,782 00	62	33	..	Age and abolition of office	Williams, Thomas, Chief Accountant and Treasurer, I. C. Ry	2,700 00	2,700 00	1,782 00	12
1914	462 00	60	41	....	Age and failing health	*Williamson, Thomas, Lockmaster, Carillon Canal	660 00	660 00	462 00	12
1902	174 00	58	29	...	Ill-health	Williston, W. W., Light-keeper, Miramachi River, N.B	300 00	300 00	174 00	12
1914	830 45	74	31	...	Age	Wilson, David, Asst.-accountant, Inland Revenue, Toronto	1,350 00	1,339 43	830 40	12
1901	261 33	46	14	....	Ill-health	Wilson, I. H., 2nd Class Clerk, Indian Affairs	950 00	933 33	261 24	12
1909	380 30	55	27	..	"	Wilson, John, Letter Carrier, London, Ont	704 25	704 25	380 28	12
1916	469 50	57	25	....	Physical and mental infirmities.	Wilson, R. T., Letter Carrier, Toronto	939 00	939 00	469 44	12
1887	134 08	43	16	....	Ill-health	Winters, W., Lock Labourer, Cornwall Canal	419 00	419 00	134 04	12
1897	680 00	66	17	...	Age	Witton, H. B., Inspector of Canal Revenue	2,000 00	2,000 00	679 92	12
1901	120 45	35	11	.	" and ill-health	Woodland, I. H., Letter Carrier, Toronto	547 50	547 50	120 36	12
1913	328 76	48	19	....	Ill-health	Wood, Sidney J., Letter Carrier, Winnipeg	939 00	865 16	328 68	12
1915	832 00	75	26	....	Age	Wood, H. W., 2nd Div. "B" Customs, Ottawa	1,600 00	1,600 00	415 98	6
1917	1,734 45	54	36	....	Ill-health	Wright, Jos., Superintendent, Post Office. Toronto	2,500 00	2,477 78	1,120 12	8
1912	720 00	59	31	...	Failing health	York, Alex., Sub-div. A, 3rd Div., Post Office Department	1,200 00	1,200 00	720 00	12
1912	1,750 00	60	38	....	Age and infirmity	Young, G. H., Inspector of Customs, Dept. of Customs	2,500 00	2,500 00	1,749 96	12
1915	436 33	65	17	....	" and ill-health	Young, Robt. S. B., 2nd Class "A," Post Office, Toronto	1,400 00	1,283 33	436 32	12
						Grand Total			492,907 44	
						Less Expenditure chargeable to Superannuation Fund No. 2.			14,643 81	
						Total			478,263 63	

*Dead.

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LIST OF PERSONS SUPERANNUATED DURING THE FISCAL YEAR 1917-1918.

	$ cts.
Barrett, Jno. K.	2,240 00
Blondeau, A.	952 00
Bowell, Jno. M.	2,800 00
Broughton, Jas. L.	1,435 57
Campbell, W. L.	805 00
Carrier, Jos. E.	980 00
Chapleau, J. R. E.	2,508 33
Clappison, Tom.	1,120 00
Coleman, Lilian	624 00
Doray, J. L. E	980 00
Elgleson, Wm. H.	1,470 00
Elson, E. B.	817 78
Evans, Albert H.	794 35
Franck, Raphael	450 72
Gorman, Jno	2,327 50
Gosnell, Thos. S.	1,960 00
Gouin, J. A.	2,800 00
Hasgard, Thos. W	980 00
Hudon, Louis E.	1,249 30
James, Arthur C.	1,329 09
Jamieson, Robert C	1,230 00
Jones, W. E. C.	952 00
King, Richard M.	1,190 00
Lachapelle, A. P.	1,315 42
Lane, P. E	980 00
Lithgow, J. T.	2,520 00
Macaulay, Marshall	450 72
Carried forward	37,261 78

	$ cts.
Brought forward	37,261 78
MacLaren, Jno. S.	2,100 00
Mercer, W. O.	1,960 00
Miller, Wm. F.	2,026 11
McIntosh, Jno. F	682 00
McKenna, Dr. J. A. J.	1,560 00
McKenzie, Archibald	952 00
Nesbitt, Margaret W.	700 00
Newcomb, Geo. H.	1,560 30
O'Connor, Jno. F	1,650 83
Papineau, Louis	470 16
Perkins, Francis N.	469 50
Power, Jno. R.	1,050 00
Ramsey, Wm. J.	924 00
Ranahan, Peter M.	308 00
Rennie, Geo.	108 00
Renton, Jno. L	910 00
Ross, H. C.	1,458 33
Rouillard, Adolphe.	643 90
Rousseau, H. B	756 00
Rutland, Sinclair A.	560 00
Shaw, Margaret.	528 00
Steele, Vivian H.	1,584 00
Theakston, Major John	657 30
Vezina, Ulrich.	1,256 11
Wright, Jos.	1,734 45
	63,870 77

LIST OF SUPERANNUATED PERSONS WHO DIED DURING THE FISCAL YEAR 1917-18.

	$ cts.
Ardouin, G. G. V	1,386 00
Barber, B. F.	539 00
Bell, E. B	784 00
Bell, Robert.	2,053 33
Blanchet, L.	1,044 17
Botterell, Edward	1,680 00
Bradley, C. W.	313 72
Bradley, R	354 20
Chabot, F. X	264 00
Chadd, G. J	88 00
Chambers, Thos	902 21
Chittick, F. C.	1,736 00
Collard, J. A.	264 00
Collins, Jno.	331 04
Cox, W. T.	1,058 75
Denis A.	537 60
Dick, Andrew	279 00
Douglas, Jno.	1,575 00
Earle, R. H	672 00
Farrow, Asher	849 05
Filteau, L. H.	1,121 16
Forbes, H. A.	203 16
Gill, Wm	1,750 00
Grison, L. A.	1,120 00
Guay, Louis	525 81
Carried forward	21,431 20

	$ cts.
Brought forward	21,431 20
Harrington, W. H.	2,467 50
Hebert, Chas. D.	1,088 00
Hill, A. M.	693 34
Johnson, M. F.	395 94
Lawlor, R. A.	420 00
Lepine, L.	337 70
Lesueur, W. D.	1,820 00
Little, James	608 06
Matheson, D.	1,680 00
Miquelon, A. C	528 00
Montgomery, Robert	556 80
McCarthy, D. F.	1,120 00
McCrea, W. H.	505 12
Neill, Wm.	447 59
Owen, A. W.	1,397 66
Phillips, Percy	461 53
Sargent, D.	390 00
Shanley, C. J. H.	840 00
Shields, Timothy	283 72
Sloan, M. W.	840 00
Smith, M. M.	385 00
Stumbles, W. W.	1,697 50
Watkins, J. L.	368 00
Williamson, T.	462 00
	41,224 66

EXPENDITURE 1917–18.

Service.	$ cts.	$ cts.	$ cts.
Interest on Public Debt			47,845,584 51
Charges of Management			488,706 92
Sinking Funds			3,183,492 66
Premium Discount and Exchange			5 45
Civil Government.	**Salaries.**	**Contingencies.**	
The Governor General	48,666 66		
The Lieutenant Governor of Ontario	10,000 00		
" Quebec	10,000 00		
" Nova Scotia	9,000 00		
" New Brunswick	8,825 00		
" Manitoba	9,000 00		
" Saskatchewan	9,000 00		
" Alberta	9,000 00		
" British Columbia	9,000 00		
" Prince Edward Island	7,000 00		
Office of the High Commissioner for Canada in England	25,104 20	58,445 26	
Department of Agriculture	459,265 83	94,809 20	
" Archives	51,363 76	16,484 16	
Office of the Auditor General	139,639 26	8,625 66	
" Civil Service Commission	30,372 65	13,552 79	
" Commission of Conservation	35,193 15		
" Consulting Engineer	7,600 00	73 84	
Department of Customs	321,349 84	17,384 22	
" External Affairs	46,767 64	8,041 05	
" Finance	133,989 81	29,840 86	
" Insurance	32,807 27	29,778 17	
Office of the Governor General's Secretary	28,000 01	60,530 60	
Department of Indian Affairs	119,979 73	12,842 33	
" Inland Revenue	146,682 18	20,878 69	
" Interior	1,171,524 51	112,419 19	
" Immigration and Colonization	4,751 31	3,196 26	
" Justice	161,474 39	21,296 45	
" Labour	50,333 19	13,736 97	
" Marine	211,147 70	29,621 40	
" Militia and Defence	183,447 75	3,155 51	
" Mines	321,278 10	3,075 87	
" Naval Service	162,504 61	49,456 53	
" Post Office	798,246 78	114,730 96	
" Printing and Stationery	61,729 52	10,218 69	
" Privy Council	58,517 44	10,979 17	
" Public Works	521,761 60	37,834 01	
" Railways and Canals	178,253 59	16,694 89	
" R. N. W. Mounted Police	14,534 29	89 15	
" Secretary of State	82,623 39	14,739 08	
" Trade and Commerce	126,170 44	11,025 12	
Overseas Military Forces	3,293 00		
Soldiers Civil Re-establishment	1,214 26		
Departments Generally		246,983 51	
	5,820,412 86	1,070,539 59	6,890,952 45
Administration of Justice.			
The Supreme Court of Canada—			
Salaries	55,000 00		
Contingencies	13,774 60		
		68,774 60	
Carried forward		68,774 60	

SESSIONAL PAPER No. 2

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward		68,774 60	
ADMINISTRATION OF JUSTICE—*Con.*			
Exchequer Court of Canada—			
Salaries	19,639 46		
Contingencies	7,440 67		
		27,080 13	
Ontario—			
Court or Appeals	36,000 00		
High Court Division	93,416 63		
County Courts	227,555 53		
Circuit Allowances	22,238 54	379,210 70	
Quebec—			
Court of King's Bench	43,000 00		
Superior Court	283,333 30		
Circuit allowances	21,266 24		
		347,599 54	
Nova Scotia—			
Supreme Court	40,684 12		
County Court	20,398 93		
Court of Divorce	500 00		
Circuit allowances	4,354 25		
		65,937 30	
New Brunswick—			
Appeals	18,500 00		
King's Bench	25,000 00		
County Court	18,451 61		
Court of Divorce	500 00		
Circuit allowances	8,324 39		
		70,776 00	
Prince Edward Island—			
Supreme Court	16,400 00		
County Court	9,500 00		
Circuit allowances	666 60		
		26,566 60	
Manitoba—			
Court of King's Bench	37,000 00		
Court of Appeal	34,983 84		
County Court	25,150 00		
Circuit allowances	5,989 05		
		103,122 89	
Alberta—			
Supreme Court	55,000 00		
District Court	33,000 00		
Circuit allowances	19,849 30		
		107,849 30	
Saskatchewan—			
Supreme Court	34,016 09		
District Court	45,627 95		
Appeals	2,338 68		
King's Bench	2,499 99		
Circuit allowances	11,897 27		
		96,379 98	
British Columbia—			
Supreme Court	37,000 00		
Court of Appeal	35,416 63		
County Court	39,766 65		
Circuit allowances	20,122 30		
		132,305 58	
Yukon Territory		49,882 17	
Miscellaneous		9,905 34	
			1,485,390 13
Dominion Police			128,966 02

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
PENITENTIARIES.			
Kingston		273,441 71	
St. Vincent de Paul		208,892 70	
Dorchester		139,954 40	
Manitoba		80,220 41	
British Columbia		98,446 46	
Alberta		81,622 28	
Saskatchewan		92,556 62	
Generally		5,033 06	
			980,167 64
LEGISLATION.			
Senate		292,095 27	
House of Commons		894,777 11	
Library, Salaries and Contingencies		44,779 53	
Books for General Library		15,208 32	
Books for Library of American History		826 29	
Printing of Parliament		264,665 84	
Printing, binding and distributing the Annual Statutes		15,966 70	
Contingent Expenses *re* Voters List		16,832 31	
Contingencies of the Clerk of the Crown in Chancery		12,610 61	
Elections		1,509,926 75	
Provincial Voters List		5,486 98	
Annuitity to Dr. T. B. Flint		141 12	
Controverted Elections		17 45	
			3,073,334 28
AGRICULTURE.			
Patent Records		30,000 00	
Experimental Farms—Maintenance of Central Farm and maintenance and establishment of additional branch stations		885,226 83	
Branch of Entomology		18,857 24	
For the administration and enforcement of the Destructive Insect and Pest Act		75,443 34	
For the development of the Dairying Industries and the improvement in transportation, sale and trade in food and other agricultural products		146,987 60	
Fruit Branch		96,411 40	
Towards the encouragement of cold storage warehouses for the better production and handling of perishable food products		7,787 21	
Exhibitions		34,445 31	
For the renewing and improving Canadian Exhibit at Imperial Institute, London, and assisting in maintenance thereof		2,190 00	
Health of Animals		324,175 78	
Dominion Cattle Quarantine Building—Repairs, renewals, etc		6,473 73	
For the administration and enforcement of the Meat and Canned Foods Act		318,593 53	
Publications Branch		29,400 04	
International Institute of Agriculture, to assist in maintenance thereof and provide for representation thereat		8,259 98	
For the development of the Live Stock industry		643,799 36	
To enforce the Seed Act, to test seeds for farmers and seed merchants, to encourage the production and use of superior seeds, and to encourage the production of farm and garden crops		135,160 78	
For the administration and carrying out of the provisions of The Agricultural Instruction Act		17,543 66	
The Agricultural Instruction Act "Statutory"		1,053,310 91	
Eradication of White Pine Blister Rust		10,451 36	
Compassionate allowance to the widow of Patrick Quinn		1,500 00	
			3,846,018 60
Quarantine			239,451 39
Immigration			1,211,954 04

SESSIONAL PAPER No. 2

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
PENSIONS.			
Judges and Miscellaneous		196,186 24	
Militiamen, Rebellion of 1885 and generally		17,551 60	
Militia Pension Act, 1901		94,913 04	
Pensions on account of Fenians Raid, 1866-70		1,170 25	
Canada Military Asylum Pensions		24 00	
Pensions payable to Mounted Police, Prince Albert volunteers and police scouts on account of the rebellion of 1885		2,945 52	
Mounted Police (Statutory)		46,615 31	
European War		7,262,310 23	
Board of Pension Commissioners of Canada		532,475 31	
Compassionate allowance to Pte. Colin C. McNab.		1,000 00	
			8,155,691 50
Superannuation			478,263 63
MILITIA.			
Allowances Active Militia		70,794 14	
Cadet Services		90,771 27	
Contingencies		16,343 83	
Customs dues		2,211 98	
Departmental Library		614 61	
Engineer Services and Works		364,528 47	
Grants to Associations and Bands		10,258 20	
Headquarters and District Staffs		224,547 59	
Maintenance of Military properties		173,344 27	
Permanent Force		2,297,227 47	
Printing and Stationery		69,871 10	
Royal Military College		162,292 90	
Salaries and Wages		232,912 90	
Schools of Instruction		7,898 74	
Surveys		31,406 02	
Transport and Freight		41,306 32	
Training Areas		68,838 30	
Payment of Pension to Walter Pettipas		943 46	
To cover expenditure by party of officers of the Canadian militia attending British, French and Swiss manœuvres in 1913		24,620 33	
To cover hire of moter cars for Major General Hughes 1912-13 15		3,191 14	
Monuments on battlefields –Grant to Women's Wentworth Society		125 00	
For payment to George McArthur of interest at 3% on security cheque		189 00	
Additional amount for pension to Ronald Morrison		618 40	
Gratuities to—			
Family of the late J. M. Lanos		3,307 50	
Robert Cochrane		672 06	
Widow of F. G. Anson		616 46	
F. Ward		520 87	
Officers and Civilians on retirement		10,458 31	
Compassionate allowance to Mrs. Mary Hannon		2,025 00	
			3,912,458 64
RAILWAY AND CANALS—CAPITAL.			
Canadian Government Rly. Construction and Betterments	5,827,546 28		
Dartmouth to Deans Branch line	37,490 12		
Land expropriated at Fredericton, N. B.	2,326 27		
Rolling stock	24,352,985 80		
" previous years	28,000 00		
Purchase of steamers "McKee" and "Drummond"	1,020,000 00		
Carried forward	31,268,348 47		

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward	31,268,348 47		
RAILWAY AND CANALS—CAPITAL—*Con.*			
To provide for building of two wooden ships	345 00		
Halifax Ocean Terminals	3,569 20		
To provide car ferry, construction terminals, etc.	309,564 88		
Exchequer Court award, Moncton	9,653 80		
" " " Fredericton, N. B.	2,805 45		
" " " St John, N. B.	50,496 06		
	31,644,782 86		
Less—			
Halifax new terminals vote 1916-17	15,887 98		
Steamer "Northumberland" previous years	75 00		
Moncton cut-off refund 1910-11	150 00		
Original Constructions refund 1916-17	125 00		
		31,628,544 88	
Hudson Bay Railway—			
Construction of railway terminals and elevators		1,879,699 00	
Quebec Bridge—			
Construction		931,278 01	
Amount required for Quebec, Montmorency and Charlevoix Ry., the Quebec and Saguenay Ry., and the Lotbiniere and Megantic Ry. and for the equipment, etc.		1,371,334 97	
		35,810,856 86	
LESS—National Transcontinental Railway.			
Refunds previous years	724,910 48		
Consolidated Revenue Fund	312,730 54		
	1,037,641 02		
To pay claims for right of way, etc.	209,530 00	828,111 02	
		34,982,745 84	
CANALS—CAPITAL.			
Welland Ship Canal—Construction	1,235,046 59		
Trent—Construction	602,777 41		
Rideau—Towards construction of bridge at Pretoria Avenue, Ottawa	470 00		
Galops—(Exchequer Court Award)	2,226 16		
	1,840,520 16		
LESS—Sault Ste. Marie—Refunds	58,563 09		
		1,781,957 07	
			36,764,702 91
RAILWAYS AND CANALS—INCOME.			
Canals—			
Chambly	1,699 39		
St. Anne's Lock—Lockmaster's house	1,384 37		
St. Peter's—Improvements	44,999 60		
Soulanges—Piers and breakwater	998 46		
Trent—Improvements	14,083 49		
Welland—Heavy repairs	27,090 35		
		90,255 66	
Miscellaneous—			
Board of Railway Commissioners for Canada—Maintenance and Operation of, including $800.00 for Clyde Leavitt as chief fire inspector	172,578 22		
Board of Railway Commissioners for Canada: Salaries	53,435 53		
Carried forward	226,013 75	90,255 66	

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EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward	226,013 75	90,255 66	
RAILWAYS AND CANALS—INCOME—*Con.*			
Miscellaneous—Con.			
Contribution of the Government Railways to the Faculty of McGill University towards the foundation of a school of railway engineering and transportation in general in connection with the Faculty of Applied Science	2,500 00		
Contribution of the Government Railways to the Faculty of the Polytechnic School, Montreal, for the advancement of learning in connection with railway engineering and transportation in general	2,500 00		
Contribution to the International Association of Railway Congress	97 33		
Costs of litigation	1,211 40		
Governor General's Car—Attendance and repairs, etc.	3,037 84		
Miscellaneous work not provided for	1,279 00		
To provide for a continuous audit on behalf of the Government of Canada, of the revenues and expenditures of the Canadian Northern Ry. and Grand Trunk Ry. systems	5,416 64		
To pay expenses in connection with consolidation of Railway Act	2,000 00		
To provide for enquiry and report of the railway situation of Canada	55.047 04		
Surveys and Inspection—Railways	38,653 99		
Surveys and Inspection—Canals	16,615 87		
		354,372 86	
			444,628 52
RAILWAYS AND CANALS—COLLECTION OF REVENUE.			
Canadian Government Railways—Working expenses	33,256,240 81		
St John and Quebec Railway—Working expenses	140,972 43		
Intercolonial Railway	3,247 21		
		33,400,460 45	
Canals—			
Staff and Repairs	1,393,875 55		
Statistical Officers	38,171 65		
		1,432,047 20	
Miscellaneous—			
Compassionate allowance to the widow of the late—			
Charles E. Moore	2,000 00		
Gedeon J. Fairbairn	2,000 00		
John F. Rogers	1,000 00		
Andrew Ryan	2,000 00		
Fred. Belzea	2,000 00		
John Bakes	2,000 00		
Compassionate allowance to the children of the late Joseph Howard	2.000 00		
Compassionate allowance to the mother of the late Fred. Downey	500 00		
Compassionate allowance to the father of the late S. Harbatink	600 00		
Allowance to Thomas Maloney—Severely burned	1,000 00		
Gratuity to the wife of William Blair	2,000 00		
		17,100 00	
			34,849,607 65

EXPENDITURE 1917-18—*Continued.*

SERVICE.	$ cts.	$ cts.	$ cts.
PUBLIC WORKS—CAPITAL.			
Public Buildings—			
Ottawa Parliament Buildings—Restoration	1,495,386 91		
Ottawa Eastern Department Block—New fire proof Roof.	3,643 01		
		1,499,029 92	
Barbours and Rivers—			
St John Harbour—Improvements	446,905 13		
Quebec Harbour—Dry dock at Lauzon	953,670 81		
" " —River St Charles improvements to navigation	137,357 18		
Toronto Harbour—Improvements	876,331 61		
Port Arthur and Fort William harbour and river improvement	306,426 46		
Vancouver Harbour—Improvements	6,515 35		
Victoria Harbour—Improvements	1,370,005 04		
Ship Channel—River St Lawrence	656,421 63		
Dredging plants for St Lawrence River construction and completion	94,537 59		
		4,848,170 80	
			6,347,200 72
PUBLIC WORKS—INCOME.			
Public Buildings—			
Nova Scotia—			
Halifax Dominion Buildings—Improvements and Repairs	2,923 14		
Stellarton—Public Buildings including site with interest at 5 p.c	5,073 16		
Totals—Nova Scotia		7,996 30	
New Brunswick—			
St John Dominion Buildings Improvements and Repairs	2,140 51		
St John, New Post Office	2,127 20		
Totals—New Brunswick		4,267 71	
Maritime Provinces—Generally—			
Dominion Public Buildings—Improvements and Repairs	22,212 73		
Quebec—		22,212 73	
Farnham	196 36		
Grosse Isle Quarantine Station—Boiler house, new boiler, etc	149 17		
Grosse Isle Quarantine Station—New buildings	5,354 75		
" " " Improvements and repairs	14,975 71		
Dominion Public Buildings—Improvements and repairs	21,297 92		
Montreal General Post Office—Remodelling old building	5,280 73		
Montreal Postal Station "A"	10,616 53		
Montreal Dominion Buildings—Improvements and repairs	22,374 45		
Quebec P.O.—Enlargement and alterations	60,243 46		
Roberval—Drain, etc	2,870 08		
Three Rivers—New Building	97,626 26		
Totals—Quebec		240,985 42	
Carried forward		275,462 16	

EXPENDITURE 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward		275,462 16	
PUBLIC WORKS, INCOME—*Con.*			
Ontario—			
Cardinal—Public Buildings	3,959 70		
Cayuga—Public Buildings	2,304 15		
Dominion Public Buildings—Improvements and repairs	26,286 88		
Elmira Public Building—To complete	2,018 00		
Galt Drill Hall—Grading and paving, etc	350 54		
Hamilton—Site-interest on Exchequer Court award.	628 30		
Kemptville Public Building	500 00		
Kingston R.M.C. covered drill hall	2,686 26		
Milverton Public Building—To complete	1,113 00		
Ottawa—Pavements including Government share of cost of paving Sussex street from Rideau street to St. Patrick street	42,998 45		
Ottawa Departmental Buildings—Fittings, etc	74,978 61		
Ottawa Customs Building	24,991 95		
Ottawa Government Printing Bureau—Freight elevators	4,014 48		
Ottawa Departmental Buildings—Rewiring, etc	20,014 16		
Ottawa Departmental Buildings—Building and macerating plant for Currency Branch of Finance Department	19,347 17		
Ottawa Public Buildings—Fire escapes	3,555 00		
Ottawa Royal Mint—Improvements and repairs	1,019 32		
Palmerston—Public Building	8,983 55		
Prescott Public Buildings—Repairs and renewals	2,770 41		
Sydenham Public Building	12 00		
Toronto—Postal Station "A"	212,145 41		
Toronto Dominion Buildings—Improvements and repairs	12,190 02		
Whitby Public Building—To pay Government share of cost of local improvements, West side of Brock street	2,165 38		
Windsor Public Building—Repairs and improvements	1,882 50		
Total—Ontario		470,915 24	
Manitoba—			
Dominion Public Buildings—Improvements and repairs, etc	2,749 84		
Brandon Experimental Farm Buildings—To replace those destroyed by fire	46,083 80		
Winnipeg Dominion Buildings—Improvements and repairs	7,646 97		
Winnipeg Immigration Building—Improvements	1,933 00		
Winnipeg New Immigration Building	13 25		
Winnipeg—Alterations to Immigration Building No. 1 for accommodation of Postal Station "A"	14,164 38		
Total Manitoba		72,591 24	
Saskatchewan—			
Dominion Public Buildings—Improvements and repairs	12,441 01		
Battleford Public Building—Repairs and renewals—to make good damage done by fire	1,488 00		
Regina—Alterations to old Dominion Lands Building—to accommodate Customs Department	2,922 24		
Regina—Alterations to Assistant Receiver General's Building to accommodate Post Office	8,092 52		
Saskatoon Post Office—Improvements	1,437 92		
Sutherland—Water supply for Forest Nursery Station	1,482 13		
Total—Saskatchewan		27,863 82	
Carried forward		846,832 46	

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward		846,832 46	
PUBLIC WORKS—*Continued.*			
Public Buildings—Continued.			
Alberta—			
Calgary—Drill hall	204,409 62		
Calgary Examining Warehouse—Drain	4,080 97		
Calgary—Dominion Buildings—Improvements and repairs	2,928 45		
Coutts—Immigration building	2,043 00		
Dominion Public Buildings—Improvements and repairs	10,430 21		
Grand Prairie—Dominion Lands office	160 50		
" " —Immigration building	4,511 96		
Peace River—Immigration building	4,717 25		
Spirit River—Immigration building	4,389 95		
Total—Alberta		237,671 91	
British Columbia—			
Ashcroft Public Building	3,134 84		
Dominion Public Buildings—improvements and repairs	9,167 60		
Vancouver Dominion Buildings—improvements and repairs	7,181 63		
Victoria Dominion Buildings—to provide for Government share of cost of local improvements, etc., in front of buildings	2,817 50		
Victoria Old Post Office Building—to pay taxes due the city for years, 1915, 1916 and 1917	8,088 42		
William's Head Quarantine Station—repairs to existing buildings, fittings, etc	450 00		
William's Head Quarantine Station—water supply	3,702 24		
William's Head Quarantine Station—additional land and buildings	263 75		
Total—British Columbia		34,805 98	
Generally—			
Experimental Farms—new buildings and improvements, renewals, and repairs, etc., in connection with existing buildings, fences, etc	84,617 92		
Flags for Dominion Public Buildings	5,140 70		
Dominion Public Buildings—fire escapes	558 00		
" " " —generally	29,652 30		
Total—Generally		119,968 92	
Total—Public Buildings			1,239,279 27
Rents, Repairs, Furniture, Heating, etc.—			
Ottawa Public Buildings—			
Astronomical Observatory—maintenance, care of grounds, etc	3,742 23		
Elevator attendants	45,012 58		
Gas and electric light, including roads and bridges	60,018 01		
Heating, including salaries of engineers, firemen, and watchmen	234,041 79		
Repairs, furniture, grounds, snow and street maintenance	449,882 74		
Rideau Hall (including grounds)—improvements, furniture, maintenance, etc	58,579 49		
Rideau Hall, allowance for fuel and light	17,000 00		
Telephone service	54,000 58		
Carried forward	922,277 42		1,239,279 27

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward	922,277 42		1,239,279 27
PUBLIC WORKS—*Continued.*			
Rents, Repairs, Furniture, Heating, etc—Con.			
Dominion Public Buildings—			
Dominion Immigration Buildings—repairs, furniture, etc	12,534 52		
Dominion Quarantine Stations—maintenance	578 88		
Fittings, general supplies and furniture	100,341 04		
Heating	316,820 15		
Lighting	146,779 80		
Power for running elevators, stamp cancelling machines, etc	60,786 23		
Rents	737,665 57		
Salaries of caretakers, engineers, firemen, etc	570,897 57		
Supplies for caretakers, etc	29,889 14		
Water	44,909 53		
Yukon Public Buildings—rents, repairs, fuel, light, water service and caretakers salaries	40,006 17		
Total—Rents, repairs, etc.		2,983,486 02	2,983,486 02
Harbours and Rivers—			
Nova Scotia—			
Amherst Point—repairs to wharf	700 52		
Anderson's Cove—repairs to breakwaters	207 00		
Annapolis Royal—repairs to piers	1,825 99		
Baker's Point (East Jeddore)—repairs to wharf	692 34		
Bass River—repairs to wharf	933 78		
Baxter's Harbour—repairs to breakwaters	471 20		
Bear River—repairs to warping pier	1,319 69		
Boularderie Centre—repairs to wharf	624 96		
Canning—repairs to wharf	2,340 88		
Cape St. Marie—repairs to breakwaters	2,956 55		
Cow Bay (Port Morien)—repairs to breakwaters	1,559 82		
Cribbins Point—repairs to wharf	1,524 50		
Chipman Brook—to repair breakwater	257 46		
Digby Pier—renewals	1,997 07		
Eagle Head—repairs to breakwater	1,645 02		
East River—improvements	140,187 54		
Feltzon South—repairs to wharf and breakwaters	261 07		
Friar's Head—repairs to breakwaters	1,169 27		
Fruid's Point—wharf improvements	569 23		
Fox Island—repairs to breakwater approach	2,700 07		
Harbours and Rivers Generally—repairs and improvements	17,152 63		
Half Island Cove—repairs to breakwaters	600 51		
Hampton—rebuilding breakwater, wharf	1,332 06		
Inverness Harbour—repairs and improvements	562 80		
Jamesville—repairs to breakwater	1,354 05		
Jones harbour—repairs to breakwater—wharf	779 16		
L'Ardoise—repairs to breakwater	466 19		
Little Harbour—reconstruction of wharf	392 75		
Lingan—repairs to beach protection works	646 22		
Lower Kingsbury—skidway and breakwater	285 70		
Margaree—repairs to breakwater	936 08		
Margaree Harbour—repairs and improvements	4,789 38		
McKey's Point (Judique)—repairs to breakwater	591 62		
McNairs' Cove—repairs to breakwater	899 97		
Mosher's Bay—repairs to breakwater	335 95		
Necum Teuch—repairs to wharf	1,619 70		
North River (St. Annes)—repairs to wharf	599 41		
North Sydney—repairs to ballast wharf	1,317 49		
Parsboro. repairs to wharf	2,016 02		
Carried forward	201,121 65		4,222,765 29

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward	201,121 65		4 222,765 29
Harbours and Rivers—Continued.			
Nova Scotia—*Con.*			
Port George—repairs to breakwater	1,477 47		
Poirierville—repairs to wharf	111 60		
Port Hood—reconstruction of wharf	64 75		
Portuguese Cove—repairs to breakwater	812 79		
Port Hilford—repairs to breakwater	289 58		
Sandy Cove—repairs to breakwater	1,925 62		
Scott's Bay—repairs to breakwater	1,300 00		
Shubenacadie—to pay the Dominion Atlantic Ry. Co. for the enlargement of draw span on railway bridge and construction of warping piers	23,000 00		
Short Beach—extension of breakwater	4,676 17		
South Side (Donald's Head) Cape Sable Island—breakwater extension	30 57		
Swim's Point—repairs to wharf	656 09		
Tiverton—repairs to breakwater	1,416 28		
Trout Cove—removal of rock and gravel and repairs to new breakwater	1,495 70		
Three Fathom Harbour—repairs to protection work	810 18		
West Arichat—repairs to wharf	566 48		
Yarmouth Harbour—repairs and improvements	509 12		
Total, Nova Scotia		240,264 05	
Prince Edward Island—			
Annandale—Repairs to wharf	172 62		
Harbours and Rivers Generally—Repairs and improvements	2,539 29		
Hurd's Point (Badeque)—Repairs and improvements to wharf	295 00		
Little Sands—Wharf improvements	1,101 41		
Miminigash—Repairs to breakwater and beach protection works	2,134 70		
Port Selkirk—repairs to pier	643 88		
Souris—Repairs to breakwater	876 36		
Tignish—Repairs to breakwater	1,993 79		
Wood Island—Repairs to breakwater	340 42		
Total—Prince Edward Island		10,097 47	
New Brunswick—			
Anderson's Hollow—Repairs to wharf	544 89		
Bathurst—Harbour improvements	13,393 08		
Campbellton—Repairs to wharfs	1,292 78		
Fort Dufferin—Repairs to breastwork	9,998 63		
Gagetown—Wharf	465 09		
Grand Anse—Repairs to breakwater	1,723 43		
Quaco (St. Martin's)—Reconstruction of Eastern breakwater	360 85		
Harbours and Rivers Generally—Repairs and improvements	8,463 20		
Richibucto Cape—To complete breakwater	1,799 37		
Mills Point—Repairs to wharf	545 01		
Niguac—Repairs to wharf	1,931 25		
Shippigan Gully—Repairs to breakwater and breastwork	3,672 24		
St. Nicholas River—Repairs to wharf	735 02		
Shippigan—Repairs to wharf	1,895 59		
St. John Harbour—Extension and repairs to Negro Point breakwater	1,777 91		
St. John Harbour—Partridge Island—Rebuilding extension to low-water landing	1,288 98		
Carried forward	49,887 32	250,361 52	4,222,765 29

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward	49,887 32	250,361 52	4,222,765 29
PUBLIC WORKS—*Continued.*			
Harbours and Rivers—Continued.			
New Brunswick—*Continued.*			
Stonehaven—Repairs to breakwater	483 55		
Tracadie Beach—Repairs to breastwork	403 50		
Tynemouth Creek—To reconstruct and repair breakwater	1,524 29		
Welchpool—Repairs to wharf	30 61		
Total—New Brunswick		52,329 27	
Quebec—			
Anse aux Gascons—Repairs to wharf	568 63		
Anse au Griffon—Repairs to piers	1,499 78		
Baie St. Paul—Repairs to wharf	1,270 54		
Berthier (en-bas)—Repairs to wharf	994 40		
Barachois de Malbaie—Repairs to approach to training pier	1,198 96		
Cape Cove—Repairs to pier	1,549 91		
Clarke City—Reconstruction of wharf	4,155 44		
Cascades Rapids—Reconstruction of anchor pier	1,360 31		
Chicoutimi—Repairs to wharf	1,745 37		
Cross Point—Repairs to wharf	767 65		
Desjardins—Repairs to wharf	2,409 82		
Father Point—Wharf improvements	1,051 68		
Graham—Reconstruction of wharf	3,553 31		
Grindstone, M.I.—Repairs to wharf	1,665 47		
Gaspé—Deep-water wharf, repairs	1,244 52		
Grosse Isle Quarantine Station—Repairs to wharf	4,156 90		
Harbours and Rivers Generally—Repairs and improvements	52,774 01		
Hudson—Reconstruction of wharf	4,799 91		
Isle Perrot, North—Repairs to wharf	1,627 24		
Isle Verte—Repairs to wharf	2,465 58		
Isle aux Coudres—Wharf improvements	474 15		
Lacolle—Repairs to wharf	2,887 80		
Laprairie—Protection works	147,302 11		
Lotbinière—repairs to wharf	1,109 98		
Malbaie—repairs to pier	902 70		
Montreal—floating dock	105,000 00		
Murray Bay—repairs and improvements to wharf	202 69		
Newport—repairs to breakwater	907 82		
Norway Bay—to repair and improve wharf	4,703 70		
Ouareau River—repairs to ice-breaker	1,379 99		
Phillipsburg—wharf reconstruction	2,007 28		
Point Shea M. I.—repairs to wharf	1,192 75		
Point St. Pierre—repairs to breakwater	603 29		
Rimouski—harbour improvements	59,228 04		
Rivière des Vases—repairs to pier	999 50		
Rivière Ouelle—repairs and improvements to wharf	5,503 69		
Sabrevois—repairs to wharf	1,481 39		
Ste. Anne de Beaupré—repairs to wharf	650 88		
Ste. Anne de Chicoutimi—repairs to wharf	2,760 24		
St. Charles de Caplan—removing débris and rebuilding outer end of wharf	1,142 43		
St. Jerome—repairs to wharf	1,801 69		
St. Ulric—repairs to wharf	1,200 00		
St. Alexis—repairs to wharf	2,916 25		
St. Alphonse—repairs to wharf	706 14		
Ste. Anne de Kamouraska—repairs to wharf	1,178 85		
Ste. Anne des Monts—landing pier	6,650 00		
Ste. Felicité—repairs to wharf	599 13		
St. Ignace de Loyola—repairs to dyke	660 51		
Carried forward	447,012 43	302,690 79	4,222,765 29

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward	447,012 43	302,690 79	4,222,765 29
PUBLIC WORKS—*Continued.*			
Harbours and Rivers—Continued.			
Quebec—*Concluded.*			
St. Irenée—repairs to wharf	588 22		
St. Jean Deschaillons—repairs to wharf approach	424 25		
St. John—to rebuild ice pier and replace piles	739 47		
St. Laurent, Ile d'Orleans—repairs to wharf	1,852 25		
St. Michel de Bellechasse—repairs to wharf	1,599 67		
St. Paul, Ile aux Noix—repairs to wharf	777 56		
St. Zotique—reconstruction of wharf	1,986 54		
Trois-Pistoles—repairs to wharf and breakwater	999 37		
Varennes—protection work	1,232 81		
Woburn—repairs to wharf	195 50		
Yamaska—repairs to dam across little channel	671 15		
Total—Quebec		458,079 22	
Ontario—			
Bayfield—repairs to piers	1,356 44		
Bruce Mines—repairs to and construction of wharf	346 40		
Big Bay Point—repairs to wharf	719 62		
Bowmanville—repairs to pier	3,322 83		
Bronte—repairs to pier	1,047 38		
Burlington Channel—repairs to pier	1,050 00		
Burlington Channel—in full and final settlement of all claims of D. G. Stewart in connection with his contract for construction of revetment wall	10,441 59		
Cobourg—repairs to East pier	13,227 95		
Collingwood Drydock No. 1	15,000 00		
Collingwood Drydock No. 2	9,208 96		
French River Dams—repairs and maintenance	2,745 17		
Goderich—repairs to harbour works	1,094 55		
Haileybury—repairs to wharfs	1,389 86		
Harbours and Rivers Generally—repairs and improvements	30,090 80		
Kingston Drydock—renewal of revetment wall	8,732 11		
Kingston—harbour improvements	45,011 93		
Leamington—repairs to wharf	951 05		
Michipicoten River—repairs to wharf	607 99		
Oshawa—repairs to pier	1,219 68		
Owen Sound—repairs to wharf	3,996 79		
Port Colborne—repairs to East breakwater	1,950 00		
Port Stanley—Groynes	16,770 18		
" —Harbour improvements	55,205 83		
Pelee Island—Repairs to dock	539 20		
Pembroke—Repairs to wharf	1,679 33		
Petawawa—Repairs and improvements to wharf	598 59		
Port Hope—Harbour improvements	6,046 75		
Port Burwell—Repairs to piers	1,910 83		
New Liskeard—Repairs to wharf	689 09		
Rainy River—Repairs to protection work	719 96		
Rondeau Harbour—Repairs and renewals to piers	3,698 39		
Sault Ste. Marie—Wharf improvements	1,140 72		
Saugeen River at Southampton—Repairs to piers	2,987 56		
Shrewsbury—Repairs to pier	187 95		
Silver Centre—Repairs to wharf	1,030 66		
Thornbury—Repairs to pier	737 01		
Windsor Landing Dock—Exchequer Court Award	3,457 20		
Total Ontario		250,910 35	
Carried forward		1,011,680 36	4,222,765 29

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward		1,011,680 36	4,222,765 29
PUBLIC WORKS—*Continued.*			
Harbours and Rivers—Concluded.			
Manitoba—			
Arnes—Repairs to wharf	1,218 24		
Assiniboine River—Protection work	1,598 45		
Gimli—Repairs to wharf	519 60		
Gimli—Repairs to protection work	689 26		
Harbours and Rivers Generally—Repairs and improvements	3,533 83		
Hnausa—Repairs to wharf	1,260 63		
Little Pepina River—Deversion into Pelican Lake.	125 00		
Selkirk—Shipyard, including arrears of rental and interest thereon	7,347 33		
Total Manitoba		16,292 34	
Saskatchewan and Alberta—			
Harbours and Rivers Generally—Repairs and improvements	2,041 27		
		2,041 27	
British Columbia—			
Campbell River—Repairs to wharf	1,847 18		
Clayoquot—Repairs to wharf	554 33		
Fraser River—Repairs to wing dams	3,668 71		
Fraser River—Improvements and repairs	13,874 80		
Fraser River (Lower)—Improvements	19,362 15		
Harbours and Rivers Generally—Repairs and improvements	28,325 28		
Holburg—Repairs to wharf	3,242 50		
James Island—Repairs to wharf	512 00		
Metchosin—Repairs to wharf	787 04		
Nootka Island—Repairs to wharf	2,489 00		
Prince Rupert Quarantine Station—Repairs to wharf	2,000 00		
Quatsino—Repairs to wharf	4,356 20		
Revelstoke—Extension of wing dam	59 84		
Rocky Point—Repairs to wharf	349 52		
Sidney Island—Repairs to wharf	1,246 50		
Ucluelet—Repairs to wharf	580 00		
Union Bay—Repairs to wharf	6,688 25		
Vargas Island—Repairs to wharf	10 00		
William's Head Quarantine Station—Improvements and repairs	3,471 44		
Total British Columbia		93,424 74	
Yukon—			
Yukon River—Improvements, gauging and surveys	4,272 45		
Total Yukon		4,272 45	
Generally—			
Harbours and Rivers Generally	19,917 93		
Total Generally		19,917 93	
			1,147,629 09
Dredging—			
New Dredging Plant—Ontario and Quebec	21,989 42		
Dredging—Maritime Provinces	314,621 38		
" Ontario and Quebec	349,024 50		
" Manitoba, Saskatchewan and Alberta	48,283 86		
" British Columbia	455,466 92		
Total—Dredging			1,189,386 08
Carried forward			6,559,780 46

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward			6,559,780 46
PUBLIC WORKS—*Continued.*			
Harbours and Rivers—Continued.			
Slides and Booms—			
Slides and booms, generally	3,542 46		
Gatineau River—new boom	75 85		
Total—Slides and booms			3,618 31
Roads and Bridges—			
Dominion Roads and Bridges, generally	2,375 81		
Edmonton—repairs to bridge	697 86		
Ottawa—maintenance and repairs of bridges and approaches	5,031 19		
Total—Roads and Bridges			8,104 86
Telegraph and Telephone Lines—			
Quebec—			
Quebec County telephone lines	2,372 25		
Dorchester County telephone lines	3,699 88		
Total—Quebec		6,072 13	
New Brunswick—			
Chatham—Escuminac and Point Sapin Telephone Line—Extension to Kouchibouguac	2 07		
Total—New Brunswick		2 07	
Nova Scotia—			
Cape Breton System—repolling and general repairs	4,504 55		
Total Nova Scotia		4,504 55	
Saskatchewan and Alberta—			
Moosejaw-Wood Mountain Telegraph Line — renewal of poles	4,577 65		
Peace River—office and dwelling at Dunvegan	31 85		
Battleford-Isle LaCrosse line—to complete	811 71		
Extension of Lac LaBiche Telephone Line	1,198 00		
Peace River—Pole renewals between Edmonton and Athabaska	1,556 39		
Peace River Telegraph Line—repairs and renewals between Spirit River and Pouce Coupé, and between Athabaska and Grouard	1,455 25		
Shifting line to roadways	2,992 32		
Repairs and improvements to office buildings	2,065 47		
Total		14,688 64	
British Columbia and Yukon—			
Mainland Telegraph and Telephone Lines—general repairs and improvements	19,176 97		
Mainland Telephone Lines—extension in Kootenay District	7,574 41		
Yukon Telegraph Line—office building at Telkwa	674 30		
Total British Columbia and Yukon		27,425 68	
Total Telegraph and Telephone Lines			52,693 07
Carried forward			6,624,196 70

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward			6,624,196 70
PUBLIC WORKS—*Continued.*			
Miscellaneous—Concluded.			
Architectural Branch—salaries of architects, clerks of works, inspectors, draughtsmen, clerks and messengers of the outside service	51,857 33		
Engineering Branch—salaries of engineers, inspectors, superintendents, draughtsmen, clerks and messengers of the outside service	384,016 65		
Monument of His late Majesty King Edward VII	2,702 61		
Construction and operation of water storage dams on the Ottawa River and tributaries surveys in connection therewith, and settlement of all land damages	134,739 90		
Dry Docks generally—inspection, etc	2,533 36		
The National Gallery of Canada	17,871 15		
River gauging and metering	26,842 29		
Surveys and Inspections	64,642 29		
Georgian Bay Ship Canal—Royal Commission	5,137 89		
To pay Western Dry Dock and Shipbuilding Co'y, Ltd., of Port Arthur, a portion of the fourth payment of subsidy due them upon their completion of the work covered by the agreement ratified by Chap. 57, 3-4 George V, 1913, notwithstanding that the work is not completed	35,641 50		
Accounts Branch—salaries of agents and clerks travelling and contingent expenses of outside service	20,134 01		
For operation and maintenance of inspection boats	40,970 87		
Compassionate allowance to the widow of late R. J Barnhart	2,000 00		
Compassionate allowance to the widow of late C. Gee	2,000 00		
Compassionate allowance to the widows of the late members of the crew of Dredge No. 6 who were drowned when the vessel was wrecked in a storm near Shag Rock, Nova Scotia	17,000 00		
Gratuity to Onesime Chayer	500 00		
To pay Robert Dunbar reporting proceedings re-parliament buildings fire	74 40		
Total—Miscellaneous			808,704 25
			7,432,900 95
PUBLIC WORKS COLLECTION OF REVENUE.			
Sundry Works—			
Slides and booms	55,584 29		
Graving Docks	46,037 76		
Harbour and River Works	36,610 29		
Collection of Public Works Revenue	5,656 76		
Total—Sundry Works		143,889 10	
Telegraph and Telephone Lines—			
Prince Edward Island and the Mainland	13,893 32		
Land and cable telegraph lines, Lower St. Lawrence and Maritime Provinces, including working expenses of vessels required for cable service	175,390 36		
Saskatchewan	51,822 05		
Alberta	74,944 41		
British Columbia—Mainland	59,311 36		
British Columbia—Vancouver Island District	98,761 90		
Yukon System (Ashcroft-Dawson)	219,068 55		
Telegraph and Telephone Service Generally	5,566 46		
Total—Telegraphs		698,758 41	
Total			842,647 51

EXPENDITURES, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS.			
Atlantic Ocean—			
Steamship service between Canadian Atlantic ports and Australia and New Zealand	34,999 98		
Ocean and Mail service between Canada and Great Britain	502,739 28		
Steam service between Canada and Newfoundland	57,922 76		
Steam service between Canada and the West Indies or South America or both	334,115 28		
Steam service between Canada and South Africa	85,166 62		
Pacific Ocean—			
Steamship service between Canada and Australia or New Zealand or both on Pacific Ocean	180,509 00		
Steam service between Canada, China and Japan	343,749 99		
Steam service between Prince Rupert, B.C., and Queen Charlotte Islands	21,000 00		
Steam service between Victoria and San Francisco	3,000 00		
Steam service between Victoria, Vancouver, way ports and Skagway	12,500 00		
Steam service between Victoria and West Coast Vancouver Island	5,000 00		
Steam service between Vancouver and northern ports of British Columbia	16,800 00		
		1,597,502 91	
Local Services—			
Steam service between Baddeck and Iona	5,825 00		
Steam service between Charlottetown, Victoria and Holliday's Wharf	2,500 00		
Steam service between Froude's Point and Lockport, N.S.	600 00		
Steam service from the opening and the closing of navigation in 1917 between Gaspe Basin and Dalhousie or Campbellton	13,750 00		
Steam service between Grand Manan and the Mainland	10,000 00		
Steam service between Halifax, Canso and Guysboro	5,000 00		
Steam service between Halifax and Newfoundland via cape Breton ports	10,000 00		
Steam service between Halifax, Mahone Bay, Tancook Island and La Have River ports	3,300 91		
Steam service between Halifax and Spry Bay and ports in Cape Breton	3,755 10		
Steam service between Halifax, South Cape Breton and Bras d'Or Lake ports	5,625 00		
Steam service between Halifax and West Coast Cape Breton, calling at way ports	4,000 00		
Steam service between Halifax and Sherbrooke	2,000 00		
Steam service from the opening to the closing of navigation in 1917 between the Mainland and Magdalen Islands	17,769 23		
Steam service between Mulgrave and Canso	6,500 00		
Steam service between Mulgrave and Guysborough, calling at intermediate ports	5,500 00		
Steam service between Newcastle, Neguac, and Escuminac calling at all intermediate points on the Miramichi River and Miramichi Bay	2,500 00		
Steam service between Pelee Island and the mainland	8,000 00		
Steam service between Petit de Grat and Intercolonial Railway terminus at Mulgrave	5,512 43		
Steam service between Pictou and Montague, calling at Murray Harbour and Georgetown	6,000 00		
Schooner service between Pictou, New Glasgow, Antigonish County ports and Mulgrave	1,000 00		
Carried forward		1,597,502 91	

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward		1,597,502 91	
Local Service—Concluded.			
Steam service from the opening to the closing of navigation in 1917 between Pictou, Mulgrave and Chéticamp	7,500 00		
Steam service from the opening to the closing of navigation in 1917 between Port Mulgrave, St. Peter's, Irish Cove and Marble Mountain and other ports on Bras d'Or lakes	6,500 00		
Steam service between Prince Edward Island and Cape Breton and Newfoundland	20,000 00		
Steam service during the year 1917 between Quebec and Harrington calling at ports and places on the northern shore of the River St. Lawrence between such terminals	28,000 00		
Steam service between Quebec and Gaspe Basin touching at intermediate ports	7,933 33		
Winter steam service between St. Catharines Bay and Tadoussac	3,500 00		
Steam service between St. John and ports in Cumberland Basin	3,000 00		
Steam service between St. John, N.B., and St. Andrews, N.B., calling at intermediate points	4,000 00		
Steam service between St. John and Bridgetown	2,500 00		
Steam service between Quebec and ports on the north shore of the Isle of Orleans	4,500 00		
Steam service between St. John and Digby	19,423 08		
Steam service between St. John, Digby, Annapolis and Granville, viz: along the west coast of Annapolis Basin	2,000 00		
Steam service between St. John, N.B., and ports on the Bay of Fundy and Minas Basin and Margaretsville, N.S	4,919 88		
Steam service between St. John, Westport and Yarmouth and other way ports	6,628 35		
Steam service during the year, 1917, between St. Stephen, N.B., St. Croix river points, Dew Island, Campobello and the inner islands, Passamaquoddy Bay and l'Etete or Back Bay	175 83		
Steam service during the season of 1917 between Sydney and Bay St. Lawrence, calling at way ports	6,000 00		
Steam service the season 1917 between Sydney and Whycocomagh	3,000 00		
Steam service from Sydney, N.S., around the east coast of Cape Breton to Hastings and return to Sydney *via* the Bras d'Or Lakes	5,500 00		
Expenses in connection with the supervision of subsidized steamship services	1,598 50		
		255,816 64	
			1,853,319 55
NAVAL SERVICE.			
Naval Service—To provide for the maintenance and upkeep of ships, Naval College, and dockyards at Halifax and Esquimalt and Royal Canadian Volunteer Reserve	398,919 93		
Fisheries Protection Service—To provide for the repairs and maintenance of Fisheries Protection Steamers	155,122 50		
Hydrographic Surveys	148,180 78		
Radiotelegraph Service—To provide for the building and maintenance of wireless stations	224,487 35		
Tidal Service—To provide for maintenance of Tidal Stations and surveying steamers	22,193 76		
Patrol of the northern waters of Canada	25,863 67		
Life Saving Stations, including Rewards for saving life	94,904 71		1,069,572 7

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Ocean and River Service.			
Maintenance and repairs to Dominion steamers and ice-breakers	1,108,539 23		
Examination of Masters and Mates	13,589 12		
Investigation into wrecks	9,633 18		
Expenses of Schools of Navigation	4,814 53		
Registration of Shipping	2,615 90		
Removal of obstructions in navigable waters	7,719 30		
Inspection of live stock shipment	2,364 88		
To continue subsidy for wrecking plants—Quebec, Maritime Provinces and British Columbia	42,500 00		
Unforeseen expenses	70 36		
Amount required to pay claims of Merrifield & Co., $242.23, and G. J, Frizzell of Prince Rupert, B.C., $585.03, for provisions supplied to defaulting steward, Alex. B. Gordon, of the *C. G. S. Estevan*	827 26		
			1,192,673 76
Lighthouse and Coast Service.			
Agencies, rents and contingencies	165,966 79		
Salaries and allowances to lightkeepers	464,090 99		
Maintenance and repairs to lighthouses	700,707 00		
Construction of lighthouses and aids to navigation including apparatus, submarine signals, and providing suitable boats for carrying on construction work	357,542 86		
Signal service	53,253 80		
Administration of pilotage and maintenance and repairs to steamer "Eureka"	52,068 10		
Maintenance and repairs to wharfs	10,019 49		
To provide for breaking ice on Thunder Bay and Lake Superior and other points deemed advisable for the good of navigation	25,141 00		
Repairs to Maritime Road	797 98		
Amount required to pay Pension of $300 per annum to retired pilots	8,475 00		
New vessel to replace the "Maisonneuve"	11,936 19		
Amount required for rebuilding of "Scout"	4,589 10		
Allowance to Harbour Master at Amherstburg for supervision of lights and buoys on Ste. Claire River, the Detroit River, and Lake Erie and other service for season of navigation	400 00		
Compensation to J. F. S. Townsend *re* broken second hand compressors	2,000 00		
Compassionate allowance to Mrs Josephine Helyard	500 00		
To pay expenses of suit, etc., in the case of McGillivray *vs* Kimper, Sydney pilotage authority	2,821 05		
			1,860,309 35
Scientific Institutions			
Department of Interior.			
Astronomical Surveys Investigations and demarcations etc., including expenses Dominion Astronomical Observatory at Ottawa and branch at Saanich Hill, B.C., and $1,000 to J. J. McArthur as international Boundary Commissioner	168,355 97		
Meteorological Service including Magnetic Observatory, grants of $500 each to Kingston and Montreal Observatories; also allowance of $400 to L. F. Gorman, observer at Ottawa	193,236 96		
			361,592 93

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Marine Hospitals.			
Marine Hospitals, including grants to institutions assisting sailors	51,623 89		
Shipwrecked and distressed seamen	1,545 52		
			53,169 41
Steamboat inspection			70,380 61
Fisheries.			
Salaries and disbursements of Fishery Officers including the expenses of the Fisheries Advisory Board and an allowance of $300 to W. J. E. Casey secretary thereof.	267,210 21		
Building Fishways and clearing rivers	8,975 39		
Legal and incidental expenses	2,452 24		
Canadian Fisheries Museum	4,833 65		
Oyster culture	5,003 18		
To assist in the establishment, maintenance and inspection of cold storage for bait, the conservation and development of deep sea fisheries, and to provide for better transportation facilities for fresh fish	116,578 91		
To pay Custom Officers for service in connection with issuing modus vivendi licenses	289 65		
To provide for the reduction of dogfish by means of experimental work or otherwise	38,036 74		
To provide for the maintenance of a Fisheries Intelligence Bureau	2,873 45		
Fisheries Patrol Service	187,839 47		
To provide for a Fisheries exhibit at the Canadian National Exhibition at Toronto	9,854 72		
Salaries, building and maintenance of fish breeding establishments	270,796 95		
To provide for inspection of pickled fish	10,639 76		
Marine Biological Board of Canada	26,000 00		
Fishing Bounty	159,893 10		
			1,111,277 42
Subsidies to Provinces.			
Ontario	2,396,378 88		
Quebec	1,969,630 28		
Nova Scotia	636,666 86		
New Brunswick	637,976 16		
Manitoba	1,423,679 36		
British Columbia	623,135 06		
Prince Edward Island	381,931 88		
Alberta	1,589,075 00		
Saskatchewan	1,710,675 00		
			11,369,148 48
Mines and Geological Survey.			
Mines Branch	133,620 00		
Dominion of Canada Assay Office	19,919 94		
Geological Survey Branch	222,221 79		
Compassionate allowance to the widow of C. W. Drysdale	5,000 00		
			380,761 73
Labour.			
Conciliation and Labour Act, including publication, printing, binding and distribution of the *Labour Gazette*, and allowance to correspondents and for clerical assistance in preparing tables of statistics	34,737 98		
Industrial Disputes Investigation Act	29,926 51		
Fair wages and inspection offices	10,600 01		
			75,264 50

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
INDIANS.			
Ontario and Quebec	91,763 84		
Nova Scotia	28,161 91		
New Brunswick	16,883 00		
Prince Edward Island	3,224 86		
Manitoba, Saskatchewan, Alberta and Northwest Territories	558,148 28		
British Columbia	166,049 46		
Yukon	14,354 00		
Indian education	734,112 33		
General	122,997 52		
Annuities	187,066 00		
			1,922,761 20
Royal Northwest Mounted Police			1,031,156 82
Government of the Northwest Territories			5,809 66
Government of the Yukon Territory			301,612 34
DOMINION LANDS AND PARKS.			
Salaries of the Outside Service	437,646 29		
Contingencies, advertising, etc	249,861 07		
Surveys, examination of survey returns, printing of plans, etc.	579,870 45		
Fees of Board of Examiners, Dominion Land Surveyors	1,356 35		
To assist in publishing the transactions of the Association of Dominion Land Surveyors	125 00		
Grant to the Canadian Forestry Association	3,000 00		
Protection of timber and inspection and management of Forest Reserves	637,729 92		
To pay expenses connected with water power investigations.	125,355 64		
For Surveys and works under the Irrigation Act	157,862 61		
Grant to Cypress Hills Water Users Association	250 00		
Grant to Western Canada Irrigation Association	500 00		
Canadian National Parks	288,868 69		
Engraving, lithographing, printing and preparation of maps	52,394 58		
Costs of litigation and legal expenses	6,645 11		
Ordnance lands, salaries and expenses	673 98		
Grant to Alpine Club of Canada	1,000 00		
Soldiers' Settlement Act—Advances to soldiers	1,514 91		
Soldiers' Settlement Act—Salaries of Commissioners	1,720 40		
North West Game Act and Migratory Bird Act	5,581 86		
To pay expenses of moving residents at Frank, Alberta	346 72		
			2,552,303 58
MISCELLANEOUS.			
Canada Gazette	38,945 60		
Distribution of Parliamentary Documents	63,661 38		
Miscellaneous printing : Printing Bureau	174,994 48		
Plant—repairs and renewals "Printing Bureau"	6,956 15		
Plant—new "Printing Bureau"	25,558 01		
Contribution towards Publication of International Catalogue of Scientific Literature	579 13		
Expenses under Canada Temperance Act	6,671 92		
Expenses under the Naturalization Act	7,462 33		
Unforeseen Expenses	5,813 91		
Grant to the Interparliamentary Union for peace	200 00		
To provide for expenses of the Acting High Commissioner, London, Eng	4,866 67		
For supply of Canadian Publications to Library of High Commissioner's Office	654 49		
To provide for purchase of 600 copies of the Parliamentary Guide	1,200 00		
pecial allowance to Chief Justice of the Supreme Court of Canada to cover travelling and other expenses in connection with his services while acting as deputy to His Excellency the Governor General	5,000 00		
Carried forward	342,564 07		

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward...	342,564 07		
Miscellaneous—Concluded.			
Public Archives	61,805 17		
To provide for expenses of the Commission of Conservation..	83,998 88		
Litigated matters conducted within Department of Justice.	5,146 46		
Annual contribution to Canadian Law Library, London, Eng.	266 70		
Grant to the Chief Constables Association of Canada	500 00		
Cost of proceedings before the International Joint Commission	44,081 14		
To assist in the suppression of the White Slave Traffic	955 95		
Salaries and expenses of the Paris Agency..	25,997 09		
Allowance to Mr. W. J. Stewart Chief Hydrographer for services performed under Order in Council of the 19th October, 1912 in relation to questions under consideration by the International Joint Commission during the year 1917-18	1,000 00		
Expenses of the Technical Board re level of Lake of the Woods	5,158 28		
Grant to Canadian Mining Institute	3,000 00		
Grant to assist Canadian Association for the prevention of Tuberculosis	10,000 00		
Grant to the Canadian Handicraft Guild	2,000 00		
Grant to assist the Canadian Br. of the St. John Ambulance Association	5,000 00		
Grant to Canadian Battlefields Commission	52,100 00		
Grant in aid of the Canadian General Council of the Boy Scouts Association	5,000 00		
Grant to the Royal Society of Canada	4,000 00		
Grant to the Victorian Order of Nurses	5,000 00		
Contribution to aid in carrying on the work of the Astronomical Society	2,000 00		
Royal Academy of Arts	2,500 00		
Canadian Associated Press—toward expenses of a National News Service	29,166 67		
To provide for the Salary of the Private Secretary, S. Lelièvre to the Speaker of the Senate	600 00		
To provide for the salary of the Private Secretary, A. Hinds, $600 and clerical services to the Honourable Sir James Lougheed member of the Cabinet and Leader of the Senate	900 00		
Contribution to McGill University toward the maintenance of a Regional Bureau for Canada for the International Catalogue of Scientific Literature	2,000 00		
Allowance to Private Secretary to Sir George Perley	650 00		
Ottawa Improvement Commission	100,000 00		
Corporation of the City of Ottawa	15,000 00		
Royal Mint	315,000 00		
To provide for the expenses of the Commissioners and other disbursements in connection with the Royal Commission to review the findings of the Hon. Mr. Justice Galt	4,831 71		
To provide for the Administration of Business Profits, War Tax and Income Tax Acts	80,634 02		
To defray expenses of the Economic Development Commission, including an amount of $750 payable to Mr. E. H. Godfrey, of the Census Branch, for services as Editor of the Commission	1,953 30		
Canadian Associated Press	8,000 00		
Contribution toward sufferings from an explosion in Mine No. 3 of the Crow's Nest Pass Coal Company on June 7 last	10,000 00		
Administration of the Income Tax Act, 1917	27,562 86		
Halifax Relief, two Governor General's Warrants for $500,000 each, issued December 8 and 11, 1917, respectively	1,000,000 00		
Sufferers coal mine explosion, New Waterford	10,000 00		
Sufferers coal mine explosion, Stellarton	15,000 00		
Gratuities	71,123 56		
			2,354,495 86

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
CUSTOMS.			
Salaries and contingencies	3,443,713 32		
Inspectors, preventive service and Board of Customs	374,024 39		
Miscellaneous	178,172 89		
Revenue cruisers	56,233 54		
Secret Preventive Service (Justice)	2,175 73		
			4,054,319 87
EXCISE.			
Salaries of Officers and Inspectors of Excise	495,919 84		
Contingencies	97,469 19		
Duty paid to officers serving longer hours at other than special survey	1,291 66		
Preventive Service—Salaries and contingencies	121,266 77		
For extra duty pay at large distilleries and other factories	12,622 13		
War Tax contingencies	19,082 88		
Stamps for imported and Canadian tobacco	102,730 29		
To pay Collectors of Customs for duty collected by them	1,116 15		
Provisional allowance to officers in Manitoba and provinces west thereof	10,019 29		
Methylated spirits	393,487 59		
			1,255,005 79
WEIGHTS AND MEASURES.			
Salaries	124,386 87		
Contingencies	80,960 57		
Provisional allowance	5,487 50		
International Bureau of Weights and Measures	218 85		
		211,053 79	
GAS AND ELECTRIC LIGHT.			
Salaries	74,260 96		
Contingencies	33,175 47		
Provisional allowance	2,789 53		
Export of electric power	869 58		
International Electro Technical Commission	400 00		
		111,495 54	
			322,549 33
ADULTERATION OF FOOD.			
Adulteration of foods and administration of the Act	45,191 36		
Proprietary or patent medicines	1,362 45		
Minor revenues expenditures	89 28		
			46,643 09
POST OFFICE.			
Salaries and allowances	8,784,512 42		
Mail Service	8,293,515 24		
Miscellaneous	791,145 88		
Yukon Territory	177,384 36		
			18,046,557 90
TRADE AND COMMERCE.			
Trade Commissioners and Commercial Agents	140,912 50		
Administration of the Act respecting Bounties	2,989 60		
Terminal elevators, construction, acquisition, etc	29,671 59		
Imperial Year Book of Canada	4,000 00		
Census and Statistics	52,167 82		
Canada Year Book	13,500 00		
Dominion Royal Commission	848 55		
Carried forward	244,090 06		

EXPENDITURE, 1917-18—*Continued.*

Service.	$ cts.	$ cts.	$ cts.
Brought forward	244,090 06		
TRADE AND COMMERCE—*Continued.*			
Gold and Silver Marking Act	3,878 10		
West India Cable	38,933 32		
Development and extension of Canadian Trade	31,792 82		
Canada, Grain Act- Salaries, rents and contingencies	1,007,989 04		
Bureau of Industries and Scientific research	54,938 02		
			1,381,621 36
Inspection of Staples			2,240 38
Culling timber			6,046 41
BOUNTIES.			
Crude petroleum			113,496 85
RAILWAY SUBSIDIES.			
Canadian Northern Ontario Railway	80,963 37		
Canadian Northern Pacific Railway	338,893 63		
Quebec, Montreal and Southern Railway Co	14,630 94		
St. John and Quebec Railway	285,916 81		
			720,404 75
War			343,836,801 98

CANADIAN GOVERNMENT RAILWAYS.

STATEMENT of Revenue and Working Expenses for the Fiscal Year ended March 31, 1918.

	From April 1, 1917 to April 1, 1918.	
	$ cts.	$ cts.
REVENUE.		
Passenger traffic	6,808,304 80	
Freight traffic	19,948,041 71	
Mails	425,551 24	
Express	748,288 98	
Miscellaneous	169,075 07	
Transportation Water Line—		
Passenger traffic	52,940 52	
Freight traffic	359,890 32	
Express	10,033 77	
Water Transfer passengers	200 00	
Miscellaneous	4 82	
	28,522,331 23	
LESS – Hire of Equipment, Rental, Taxes	1,345,812 65	27,176,518 58
WORKING EXPENSES.		
Maintenance Way and Structures	7,452,300 05	
Maintenance of Equipment	5,816,510 34	
Traffic expenses	442,456 42	
Transportation—Rail Line	17,478,204 13	
Transportation—Water Line	398,869 54	
Miscellaneous Operations	440,649 32	
General	536,605 62	
Rental of Leased Roads—		
New Brunswick and Prince Edward Island Ry	2,692 60	
Lake Superior Branch	600,000 00	
International Railway	90,000 00	
Vale Railway	1,200 00	33,259,488 02
Difference between Receipts and Working Expenses		6,082,969 44

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CANADIAN GOVERNMENT RAILWAYS.

STATEMENT of Open Accounts on March 31, 1918.

Details.	Dr.	Cr.
	$ cts.	$ cts.
To Cash	7,805 98	
Individuals' and Companies' ledger	1,781,213 96	
Traffic ledger	490,057 79	
Auditor's suspense account	333,143 57	
Rents ledger	3,003 10	
Cash in transit	30,246 74	
Loss and damage, freight suspense	43,391 71	
Unclaimed freight	4,019 65	
Commissary stock, Moncton	571 17	
Commissary stock, Newcastle	544 70	
Rail loan account	99,025 14	
Station agents	698,118 20	
Unclaimed wages	5,453 06	
Expenditure for road and equipment suspense International Ry	2,666 67	
Commissary stock, St. John	932 08	
Commissary stock	29,250 12	
Advances	210,000 63	
Expenses for road and equipment suspense—improvements at Fredericton	2,905 21	
Victory Loan suspense	3,285 00	
Capital suspense, St. John & Quebec Ry	2,775 45	
Capital suspense, Vale Railway	13,575 71	
Branch lines aid suspense	148,434 61	
Car service ledger	12,983 47	
By Equipment renewal account		998,364 17
Fire renewal account		202,905 74
Rail renewal account		342,083 04
Expenditure for road and equipment suspense—stores—International Ry		18,672 95
Expenditure for road and equipment suspense—overseas rails		1,019,596 46
Freight in transit		94,772 70
Individuals' and Companies' ledger suspense		83,270 56
Balance		1,163,738 10
	3,923,403 72	3,923,403 72
Balance Open Accounts, Moncton	1,163,738 10	
Balance Open Accounts, Ottawa	1,162,799 40	
Difference to be adjusted 1918-19	938 70	

ST. JOHN AND QUEBEC RAILWAY.

STATEMENT of Revenue and Working Expenses for the year ended March 31, 1918.

—	From April 1, 1917, to April 1, 1918.	—
REVENUE.	$ cts.	$ cts
Passenger traffic	29,993 11	
Freight traffic	55,011 55	
Mail and express	2,999 22	
Miscellaneous	110 00	
Half of difference between operation expenses and earnings charged against revenue in error 1916–17	2,977 51	
	91,091 39	
LESS—Hire of equipment	95,401 83	
		Dr. 4,310 44
WORKING EXPENSES.		
Maintenance way and structures	46,669 76	
Maintenance of equipment	6,744 29	
Traffic expenses	3,162 93	
Transportation rail line	80,713 93	
General	3,681 52	
		140,972 43
Difference between receipts and working expenses		145,282 87

ST. JOHN AND QUEBEC RAILWAY.

STATEMENT OF OPEN ACCOUNTS ON MARCH 31, 1918.

Details.	DR.	CR.
	$ cts.	$ cts.
To Individuals' and Companies' Ledger	2,627 70	
Cash in transit	47 67	
Auditors Suspense	221 21	
Station Agents	1,425 08	
Province of New Brunswick	2,977 51	
Traffic Ledger	23 91	
By Rents Ledger		9 90
Freight in transit		1,665 55
Balance		5,647 63
	7,323 08	7,323 08

INDIAN TRUST FUND.

SHOWING transactions in connection with the Fund during the year ended March 31, 1918.

Service.	Debit.	Credit.
	$ cts.	$ cts.
Balance March 31, 1917		7,870,230 36
Collection on land sales, timber and stone dues, rents, fines and fees		1,125,191 25
Interest for year ending March 31, 1917		404,409 95
Legislative grants to supplement the funds		11,300 00
Outstanding cheques 1915-16		102 80
Credit transfer during the year		50 00
Debit transfer during the year	432 82	
Expenditure during the year	745,714 19	
Balance March 31, 1918	8,665,137 35	
	9,411,284 36	9,411,284 36

PROVINCE ACCOUNTS.

No. 1—Province of Ontario—Debt Account, 47 Vic., Cap. 4.

Date.	——	Dr.	Cr.
1918.		$ cts.	$ cts.
March 31.	By balance as per Public Accounts of 1918		2,848,289 52

No. 2—Province of Quebec—Debt Account.

Date.	——	Dr.	Cr.
1918.		$ cts.	$ cts.
March 31.	To balance as per Public Accounts of 1918	1,473,609 63	

No. 3—Province of Quebec—Debt Account, 47 Vic., Cap. 4.

Date.	——	Dr.	Cr.
1918.		$ cts.	$ cts.
March 31.	By balance as per Public Accounts of 1918		2,549,213 61

No. 4—Province of Nova Scotia—Debt Account.

Date.	——	Dr.	Cr.
1918.		$ cts.	$ cts.
March 31.	By balance as per Public Accounts of 1918		1,055,924 25

No. 5—Province of Nova Scotia—Debt Suspense Account.

Date.	——	Dr.	Cr.
1918.		$ cts.	$ cts.
March 31.	To balance as per Public Accounts of 1918	40,315 94	

No. 6.—Province of New Brunswick—Debt Account.

Date.	——	Dr.	Cr.
1918.		$ cts.	$ cts.
March 31.	By balance as per Public Accounts of 1918		529,299 39

No. 7.—Province of Prince Edward Island—Debt Account.

Date.	——	Dr.	Cr.
1918.		$ cts.	$ cts.
March 31.	By balance as per Public Accounts of 1918		775,791 83

No. 8.—Province of Prince Edward Island—Land Account.

Date.	——	Dr.	Cr.
1918.		$ cts.	$ cts.
March 31	To balance as per Public Accounts of 1918	782,402 33	

No. 9.—Province of British Columbia—Debt Account.

Date.	——	Dr.	Cr.
1918.		$ cts.	$ cts.
March 31.	By balance as per Public Accounts of 1918		583,021 40

No. 10.—Province of Manitoba—Debt Account.

Date.	——	Dr.	Cr.
1918.		$ cts.	$ cts.
March 31.	By balance as per Public Accounts of 1918		3,578,941 20

No. 11.—Province of Ontario—Subsidy Account.

Date.	——	Dr.	Cr.
1917.		$ cts.	$ cts.
July 1....	By ½ year's subsidy on population of 2,523,274 (Census 1911)— 2,500,000 at 80 cents per head per annum....$1,000,000 00 23,274 at 60 cents per head per annum..... 6,982 20	.....	1,006,982 20
	By ½ year's allowance under 47 Vic., cap. 4.....	.....	71,207 24
	½ year's allowance under B.N.A. Act, 1907.....	.....	120,000 00
"	To Cash	1,198,189 44	
1918.			
Jan. 1 ...	By ½ year's subsidy and allowances as above..... ...	.....	1,198,189 44
" 2 ..	To Cash.....	1,198,189 44	
		2,396,378 88	2,396,378 88

No. 12—Province of Quebec—Subsidy Account.

Date.	——	Dr.	Cr.
1917.		$ cts.	$ cts.
July 1....	By ½ year's subsidy on population of 2,002,712 at 80 cents per head per annum (Census 1911)...	... .	801,084 80
	By ½ year's allowance under 47 Vic., cap. 4..	....	63,730 34
	½ year's allowance under B.N.A. Act, 1907.....	....	120,000 00
" 2....	To Cash.....	984,815 14	
1918.			
Jan. 1....	By ½ year's subsidy and allowances as above.....	....	984,815 14
" 2....	To Cash.....	984,815 14	
		1,969,630 28	1,969,630 28

No. 13—Province of Nova Scotia—Subsidy Account.

Date.	——	Dr.	Cr.
1917.		$ cts.	$ cts.
July 1....	By ½ year's subsidy on population of 492,338 at 80 cents per head per annum (Census 1911)	.....	196,935 20
	By ½ year's allowance under B.N.A. Act, 1907.....	.....	95,000 00
	½ year's interest on debt allowance of $1,055,929.12.....	.....	26,398 23
" 2....	To Cash.....	318,333 43	
1918.			
Jan. 1....	By ½ year's subsidy and allowance as above.....	.....	318,333 43
" 2....	To Cash.....	318,333 43	
		636,666 86	636,666 86

No. 14—Province of New Brunswick—Subsidy Account.

Date	———	Dr.	Cr.
1917		$ cts.	$ cts.
July 1....	By ½ year's subsidy on population of 351,889 at 80 cents per head per annum (Census 1911).....	.....	140,755 60
	By ½ year's allowance under B. N. A. Act, 1907.....	.....	90,000 00
	By ½ year's allowance in lieu of export duty on lumber.....	.....	75,000 00
	By ½ year's interest on $529,299.39 debt allowance.....	.....	13,232 48
" 2...	To cash.....	318,988 08	
1918			
Jan 1....	By ½ year's subsidy and allowance as above.....	.....	318,988 08
" 2....	To cash.....	318,988 08	
		637,976 16	637,976 16

No. 15—Province of Manitoba—Subsidy Account

Date	———	Dr.	Cr.
1917		$ cts.	$ cts.
July 1....	By ½ year's subsidy on population of 553,860 at 80 cents per head as on June 1, 1916.....	.....	221,544 00
	By ½ year's allowance under B. N. A. Act, 1907.....	.....	95,000 00
" 1....	By ½ year's allowance as authorized by section 5, subsection 1 of "The Manitoba Boundaries Act, 1912"—		
	In lieu of Public Lands on population between 400,000 and 800,000 (½ of $562,500) ..... $ 281,250 00		
	Less ½ year's Swamp Lands deduction of 5% per annum on $2,769,856.66....$69,246 41		
	Less ½ year's University Lands deduction of 5% interest per annum on $300,000..... 7,500 00		
	76,746 41	.....	204,503 59
	By ½ year's grant of 5% per annum interest on $7,631,683.85 in lieu of debt as authorized by section 4 of "The Manitoba Boundaries Act, 1912".....	.....	190,792 09
July 2....	To cash.....	711,839 68	
1918			
Jan. 1....	By ½ year's subsidy and allowances as above.....	.....	711,839 68
" 2....	To cash.....	711,839 68	
		1,423,679 36	1,423,679 36

No. 16—Province of British Columbia—Subsidy Account.

Date.	——	Dr.	Cr.
1917.		$ cts.	$ cts.
July 1....	By ½ year's subsidy on population of 392,480 at 80 cents per head per annum (Census 1911).		156,992 00
	By ½ year's allowance under B. N.A. Act, 1907		90,000 00
	By ½ year's allowance ln lieu of lands as authorized by O.C., Windsor, 16th May, 1871		50,000 00
	By ½ year's interest on debt allowance of 5 per cent per annum on $583,021.40		14,575 53
" 2....	To cash	311,567 53	
1918.			
Jan. 1....	By ½ years's subsidy and allowance as above		311,567 53
" 2....	To cash	311,567 53	
		623,135 06	623,135 06

No. 17—Province of Prince Edward Island—Subsidy Account.

Date.	——	Dr.	Cr.
1917.		$ cts.	$ cts.
July 1....	By ½ year's subsidy on population of 109,078 at 80 cents per head per annum (Census 1891).		43,631 20
	By ½ year's allowance under B. N. A. Act, 1907		50,000 00
	By ½ year's allowance in lieu of lands		22,500 00
	By ½ year's additional subsidy allowance under 50-51 Vic., c. 8.		10,000 00
	By ½ year's further allowance in settlement of steamship service claim under 1 Edward 7, cap. 3, section 1		15,000 00
" 2....	By ½ year's interest on debt of 5% per annum on $775,791.83		19,394 79
	To ½ year's deduction on Land Account balance being 5% per annum on $781,402.33 as authorized by O.C. Windsor, 26th June, 1873	19,560 05	
	To Prince Edward Island Railway for interest on the cost and maietenanc of the Hillsboro River bridge as authorized by 63-64 Vic , cap. 7	4,875 00	
	By ½ year's grant as authorized by 2 Geo. 5, cap. 42, sec. 2,		50,000 00
	To cash	186,090 94	
1918.			
Jan. 1....	By ½ year's subsidies and allowances as above		210,525 99
	To deductions as above	24,435 05	
" 2....	To cash	186,090 94	
		421,051 98	421,051 98

No. 18—Province of Saskatchewan—Subsidy Account.

Date.	—	Dr.	Cr.
1917.		$ cts.	$ cts.
July 1....	By ½ year's subsidy on population of 691,000 at 80 cents per head per annum (Census 1911)		276,400 00
	By ½ year's allowance under B. N. A. Act, 1907		95,000 00
" 2....	To cash	371,400 00	
Sept. 1....	By ½ year's interest on Debt Allowance of 5% per annum on $8,107,500		202,687 50
	By ½ year's allowance in lieu of Public Lands (Census 1911), population between 400,000 and 800,000, as authorized by 4-5 Edward 7, cap. 42 (1905), sec. 20		281,250 00
" 3....	To cash	483,937 50	
1918.			
Jan. 1....	By ½ year's subsidy and allowance as above		371,400 00
" 2....	To cash	371,400 00	
Mar. 1....	By ½ year's allowance as above		483,937 50
	To cash	483,937 50	
		1,710,675 00	1,710,675 00

No. 19—Province of Alberta—Subsidy Account.

Date.	—	Dr.	Cr.
1917.		$ cts.	$ cts.
July 1....	By ½ year's susidy on population of 539,000 at 80 cents per head per annum (Census 1911)		215,600 00
	By ½ year's allowance under B. N. A. Act, 1907		95,000 00
" 2....	To cash	310,600 00	
Sept. 1....	By ½ year's interest on Debt Allowance of 5% per annum on $8,107,500		202,687 50
	By ½ year's allowance in lieu of Public Lands (Census 1911), population over 400,000		281,250 00
" 3....	To cash	483,937 50	
1918.			
Jan. 1....	By ½ year's subsidy and allowance as above		310,600 00
" 2....	To cash	310,600 00	
Mar. 1 ...	By ½ year's allowance as above		483,937 50
" 2....	To cash	483,937 50	
		1,589,075 00	1,589,075 00

SUBSIDY ALLOWANCES from July 1, 1867, to close of fiscal year ended March, 1918.

Province.	Allowances for Government.	Allowances per head of Population.	Special Grants.	Interest on Debt Allowance.	Total.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	5,840,000 00	65,758,093 19		2,607,472 46	74,205,565 65
Quebec	5,440,000 00	52,061,772 80		3,157,421 33	60,659,194 13
Nova Scotia	4,490,000 00	16,708,872 00	826,980 00	2,338,203 72	24,364,055 72
New Brunswick	3,980,000 00	12,850,808 80	7,380,000 00	974,195 64	25,185,004 44
British Columbia	3,120,000 00	5,372,528 00	5,700,000 00	1,379,883 66	15,572,411 66
Prince Edward Island	2,120,000 00	3,829,243 20	2,170,226 04	1,943,422 53	10,062,891 77
Saskatchewan	2,141,666 67	4,827,621 60	6,656,250 00	5,269,875 00	18,895,413 27
Alberta	2,116,666 67	3,888,126 67	6,187,500 00	5,269,875 00	17,462,168 34
Manitoba	3,695,000 00	8,488,815 20	7,919,611 80	7,245,252 77	27,348,679 77
	32,943,333 34	173,785,881 46	36,840,567 84	30,185,602 11	273,755,384 75

CANADA

ESTIMATES

FOR THE

FISCAL YEAR ENDING MARCH 31

1920

PRINTED BY ORDER OF PARLIAMENT

OTTAWA
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PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1919

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ESTIMATES

FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

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SUMMARY

Of the Estimated Expenditure of the Fiscal Year ending March 31, 1920, together with the sums granted for the Fiscal Year ending March 31, 1919, and a statement showing the Increase and Decrease for each Service.

No.	Service.	To be voted 1919-20.	Authorized by Statute, 1919-20.	Total 1919-20.	Total 1918-19.	Compared with Estimates of 1918-19.	
						Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
I.	Public Debt, including Sinking Funds	.....	106,847,443 64	106,847,443 64	78,119,501 75	28,727,941 89	.....
II.	Charges of Management	571,850 00	.....	571,850 00	529,350 00	42,500 00	.....
III.	Civil Government	7,997,698 00	298,066 66	8,295,764 66	8,173,207 66	122,557 00	.....
IV.	Administration of Justice	85,883 34	1,468,200 00	1,554,083 34	1,555,383 34	.....	1,300 00
V.	Police	187,000 00	.....	187,000 00	149,607 10	37,392 90	.....
VI.	Penitentiaries	966,700 00	.....	966,700 00	991,600 00	.....	24,900 00
VII.	Legislation	943,701 50	859,500 00	1,803,201 50	1,882,079 00	.....	78,877 50
VIII.	Arts and Agriculture	3,648,000 00	1,100,000 00	4,748,000 00	4,260,151 60	487,848 40	.....
IX.	Quarantine	241,000 00	.....	241,000 00	241,000 00	.....	.....
X.	Immigration and Colonization	1,438,000 00	.....	1,438,000 00	1,135,000 00	303,000 00	.....
XI.	Pensions	29,685,030 61	368,616 11	30,053,646 72	16,147,775 14	13,905,871 58	.....
XII.	Superannuation	.....	400,000 00	400,000 00	400,000 00	.....	.....
XIII.	Militia and Defence	4,166,000 00	21,600 00	4,187,600 00	4,213,730 25	.....	26,130 25
XV.	Railways and Canals—Income	36,182,394 16	55,000 00	36,237,394 16	33,248,387 33	2,989,006 83	.....
XVII.	Public Works—Income	11,854,961 80	243,921 34	12,098,883 14	8,194,246 17	3,904,636 97	.....
XVIII.	Mail Subsidies and Steamship Subventions	2,467,120 67	121,666 66	2,588,787 33	1,859,567 32	729,220 01	.....
XIX.	Naval Service	1,805,000 00	.....	1,805,000 00	1,530,000 00	275,000 00	.....
XX.	Ocean and River Service	1,812,300 00	.....	1,812,300 00	1,947,800 00	.....	135,500 00
XXII.	Lighthouse and Coast Service	2,205,800 00	.....	2,205,800 00	2,116,493 55	89,306 45	.....
XXIII.	Scientific Institutions	457,875 00	.....	457,875 00	405,000 00	52,875 00	.....
XXIV.	Marine Hospitals	78,000 00	.....	78,000 00	78,000 00	.....	.....
XXV.	Steamboat Inspection	87,827 77	.....	87,827 77	79,221 00	8,606 77	.....
XXVI.	Fisheries	1,145,000 00	160,000 00	1,305,000 00	1,135,000 00	170,000 00	.....
XXVII.	Subsidies to Provinces	.....	11,490,860 48	11,490,860 48	11,369,148 48	121,712 00	.....
XXVIII.	Mines and Geological Survey	765,400 00	.....	765,400 00	630,900 00	134,500 00	.....
XXIX.	Labour	367,500 00	.....	367,500 00	90,000 00	277,500 00	.....
XXX.	Indians	1,741,563 00	205,290 00	1,946,853 00	1,900,588 00	46,265 00	.....
XXXI.	Royal Northwest Mounted Police	2,249,505 08	.....	2,249,505 08	1,149,777 57	1,099,727 51	.....
XXXII.	Government of the Northwest Territories	8,000 00	.....	8,000 00	8,000 00	.....	.....
XXXIII.	Government of the Yukon Territory	215,000 00	.....	215,000 00	185,000 00	30,000 00	.....
XXXIV.	Dominion Lands—Income	3,233,745 00	.....	3,233,745 00	2,531,645 00	702,100 00	.....
XXXV.	Soldiers' Land Settlement	25,016,000 00	.....	25,016,000 00	2,916,000 00	22,100,000 00	.....

XXXVI.	Miscellaneous	26, 97,483 00	178,750 00	26,676,233 00	9,563,131 19	17,113,101 81	
XXXVII.	Customs	4,815,000 00		4,815,000 00	4,565,000 00	250,000 00	
XXXVIII.	Excise	1,373,681 25		1,373,681 25	1,523,768 25		150,087 00
XXXIX.	Railways and Canals—Collection of Revenue	7,849,000 00		7,849,000 00	38,662,000 00		30,813,000 00
XL.	Public Works—Collection of Revenue	951,000 00		951,000 00	976,400 00		25,400 00
XLI.	Post Office	19,701,530 25		19,701,530 25	19,426,960 75	274,569 50	
XLII.	Trade and Commerce	1,901,095 33		1,901,095 33	1,712,595 33	188,500 00	
XLIII.	Weights and Measures, Gas and Electric Light Inspection	417,510 00		417,510 00	394,510 00	23,000 00	
XLIV.	Adulteration of Food, etc	73,000 00		73,000 00	53,500 00	19,500 00	
XLV.	Soldiers Civil Re-establishment—Outside Service	22,763,420 00		22,763,420 00		22,763,420 00	
	Total Consolidated Revenue	227,966,575 76	123,818,914 89	351,785,490 65	266,051,025 78	85,734,464 87	
XIV.	Railways and Canals—Capital	50,896,681 00		50,896,681 00	27,695,313 53	23,201,367 47	
XVI.	Public Works—Capital	4,450,000 00		4,450,000 00	5,244,000 00		794,000 00
XXI	Public Works—Capital—Marine Department	30,546,900 00		30,546,900 00	691,900 00	29,855,000 00	
	Total Capital	85,893,581 00		85,893,581 00	33,631,213 53	52,262,367 47	
	Grand total	313,860,156 76	123,818,914 89	437,679,071 65	299,682,239 31	137,996,832 34	
	Redemption of Debt		21,843,449 34				

I—INTEREST ON PUBLIC DEBT.

Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19.	
			Increase.	Decrease.
INTEREST ON PUBLIC DEBT.	$ cts.	$ cts.	$ cts.	$ cts.
Funded debt payable in London	12,738,439 61	13,239,099 16		500,659 55
Funded debt payable in Canada	74,155,317 54	45,717,189 54	28,438,128 00	
Funded debt payable in Canada and New York	7,543,500 00	7,043,500 00	500,000 00	
Other liabilities	3,330,368 79	3,125,242 33	205,126 46	
Probable further amount required	5,000,000 00	5,000,000 00		
	102,767,625 94	74,125,031 03	28,642,594 91	
PREMIUM, DISCOUNT AND EXCHANGE.				
Probable amount required	5,000 00		5,000 00	
SINKING FUNDS.				
Dominion Loan of 1884.				
½ per cent. on $23,467,206.27 (1 year) $117,336 04				
Investment of dividends 339,709 04	457,045 08	435,865 00	21,180 08	
3½ per cent loan of 1930-50.				
½ per cent on $137,058,841 (1 year) $685,294 21				
Investment of dividends 282,719 23	968,013 44	958,174 56	9,838 88	
4 per cent loan of 1940-60.				
½ per cent on $93,926,666.66 (1 year) $469,633 33				
Investment of dividends 120,125 85	589,759 18	550,431 16	39,328 02	
Canada 1915-25 War Loan.				
½ per cent on $100,000,000 (1 year) $500,000 00				
Investment of dividends 60,000 00	560,000 00	550,000 00	10,000 00	
Probable further amount required	1,500,000 00	1,500,000 00		
	4,074,817 70	3,994,470 72	80,346 98	
SUMMARY.				
Interest on Public Debt	102,767,625 94	74,125,031 03	28,642,594 91	
Premium, Discount and Exchange	5,000 00		5,000 00	
Sinking Funds	4,074,817 70	3,994,470 72	80,346 98	
	106,847,443 64	78,119,501 75	28,727,941 89	
Redemption of Debt.—Payable in London— 3¾% Loan due 1st July, 1919	21,843,449 34			

SESSIONAL PAPER No. 3

II—CHARGES OF MANAGEMENT.

Amount to be voted.....$571,850 00.

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
1	Offices of the Assistant Receivers General and Country Savings Banks—				
	Salaries	107,850 00	76,850 00	31,000 00	
	Contingencies	10,000 00	6,500 00	3,500 00	
	Printing Dominion Notes	300,000 00	300,000 00		
	Printing, advertising, inspection, express, etc	50,000 00	42,000 00	8,000 00	
	Commission for payment of interest on public debt, purchase of sinking funds	80,000 00	80,000 00		
	Brokerage on purchase of sinking funds	6,000 00	6,000 00		
	English Bill stamps, postage, etc	3,000 00	3,000 00		
	Removal of foreign and uncurrent coin from circulation	15,000 00	15,000 00		
		571,850 00	529,350 00	42,500 00	

III—CIVIL GOVERNMENT.

Amount to be voted..... $7,997,698 00.

No. of Vote.	Departments.	Details.	1919-20.	1918-19	Compared with Estimates of 1918-19. Increase.	Decrease.
	(A) Estimates of Expenditure for which Votes of Parliament are required.		$ cts.	$ cts.	$ cts.	$ cts.
2	Governor General's Secretary's Office—	(a)				
	Salaries, including Governor General's Secretary, additional to salary authorized by R.S. c. 4, $3,600; A. F. Sladen at $4,000, J. F. Crowdy at $3,590, and F. L. C. Pereira at $2,800		31,150 00	29,100 00	2,050 00	
3	Contingencies, including allowance of $600 to A. F. Sladen, Private Secretary		66,600 00	66,600 00		
	Privy Council Office—	(b)				
	Salaries, including Clerk of the Privy Council at $6,000 and Capt. Wm. Wallace at $2,600.		49,525 00	47,700 00	1,825 00	
4	Contingencies		10,000 00	10,000 00		
	Administration of Justice—	(c)				
	Salaries, including Assistant Deputy Minister and Secretary at $5,000; J. Chisholm, J. P. Bill and J. A. Renaud at $4,500 each.		177,887 50	169,337 50	8,550 00	
5	Contingencies		21,000 00	21,000 00		
	Department of Militia and Defence—	(d)				
6	Salaries, including Deputy Minister at $6,000.		214,150 00	212,500 00	1,650 00	
	Contingencies		19,500 00	19,500 00		
	Department of the Secretary of State—	(e)				
7	Salaries, including Deputy Minister at $6,000.		81,350 00	81,975 00		625 00
	Contingencies		16,500 00	16,500 00		
	Department of Public Printing and Stationery—	(f)				
	Salaries, including King's Printer at $6,000, and Assistant King's Printer at $4,500		71,787 50	69,787 50	2,000 00	
8	Contingencies		6,800 00	10,300 00		3,500 00
	Department of the Interior	(g)				
	Salaries, including Deputy Minister at $6,000, and E. E. Turton, hereby promoted, at $1,600		1,213,900 00	1,172,125 00	41,775 00	
9	Contingencies		105,000 00	105,000 00		
	Department of Immigration and Colonization—	(h)				
	Salaries, including $6,000 to Deputy Minister, $2,500 for promotion and salary of W. R Little as Commissioner of Immigration for Eastern District		139,767 50	128,117 50	11,650 00	
10	Contingencies		35,000 00	25,000 00	10,000 00	
	Department of Indian Affairs—	(i)				
	Salaries, including Deputy Superintendent General at $6,000		136,612 50	133,075 00	3,537 50	
	Contingencies		19,000 00	19,000 00		
11	Royal Northwest Mounted Police—	(j)				
	Salaries, including Deputy Minister and Controller at $6,000, and Assistant Comptroller and Accountant at $3,300		26,625 00	25,100 00	1,525 00	
	Contingencies		1,900 00	1,700 00	200 00	
12	Office of the Auditor General—	(k)				
	Salaries, including Auditor General at $1,000, additional to 7-8 Edw. VII, Chap. 6		150,500 00	150,125 00	375 00	
	Contingencies		10,000 00	10,000 00		
	Carried forward		2,604,555 00	2,526,542 50	85,137 50	4,125 00

III—CIVIL GOVERNMENT—*Continued.*

No. of Vote.	Departments.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
			$ cts.	$ cts.	$ cts.	$ cts.
	Brought forward		2,604,555 00	2,523,542 50	85,137 50	4,125 00
13	Department of Finance and Treasury Board—	(*l*)				
	Salaries, including Deputy Minister at $6,000, Commissioner of Taxation who is also hereby made subject to the provisions of Part I of the Civil Service Superannuation and Retirement Act as from the first of October, 1912, with benefit of his service previous to first of June, 1908, at $6,000, Assistant Deputy Minister at $5,000, Comptroller of Dominion Currency at $5,000, B. J. Roberts at $2,700 and T. H. Siddall, C. N. Yetts and E. T. Langdon at $1,600 each		173,225 00	163,212 50	10,012 50	
	Contingencies		42,000 00	40,000 00	2,000 00	
14	Department of Customs and Inland Revenue Service—	(*m*)				
	Salaries, including Commissioner and Chairman, Board of Customs at $6,000, Assistant Commissioner of Customs at $4,500, and Assistant Deputy Minister of Inland Revenue at $4,500.		463,387 50	471,875 00		8,487 50
	Contingencies		43,000 00	53,000 00		10,000 00
15	Department of Agriculture—	(*n*)				
	Salaries, including Dairy and Cold Storage Commissioner at $5,000, Seed Commissioner at $5,000, Director of Experimental Farms at $4,000, Live Stock Commissioner at $3,600, and Dominion Entomologist at $3,600.		465,737 50	431,137 50	34,600 00	
	Contingencies		110,000 00	100,000 00	10,000 00	
16	Department of Marine and Fisheries—	(*o*)				
	Salaries including Deputy Minister at $6,000, Assistant Deputy Minister and Naval Constructor at $4,500 each.		241,650 00	225,800 00	15,850 00	
	Contingencies		31,000 00	31,000 00		
17	Department of Naval Service—	(*p*)				
	Salaries		238,900 00	208,850 00	30,050 00	
	Contingencies		50,000 00	50,000 00		
18	Department of Railways and Canals—	(*q*)				
	Salaries including Deputy Minister at $6,000, Chief Engineer at $5,500, Assistant Chief Engineer, Electrical Engineer, and Inspecting Engineer at $4,500 each, Comptroller at $3,900 and R. A. C. Henry at $3,300		189,300 00	203,112 50		13,812 50
	Contingencies		28,000 00	28,000 00		
19	Department of Public Works—	(*r*)				
	Salaries, including Deputy Minister at $6,000, Assistant Deputy Minister at $4,500, and Departmental Solicitor at $3,500		575,537 50	574,955 00	582 50	
	Contingencies		64,000 00	56,000 00	8,000 00	
20	Department of Mines—	(*s*)				
	Salaries, including Deputy Minister at $6,000.		422,747 50	397,785 00	24,962 50	
	Contingencies		5,500 00	7,500 00		2,000 00
21	Post Office Department—	(*t*)				
	Salaries, including Deputy Minister at $6,000, H. B. Verret, Assistant Deputy Postmaster General at $4,500; Superintendent Mail Contract Branch at $5,000, Controller Railway Mail Service, Controller Postal Stores and Superintendent of Staff Branch, at $4,000 each		979,770 00	948,870 00	30,900 00	
	Contingencies, including $50 to W. Cooch		125,000 00	125,000 00		
	Carried forward		6,853,310 00	6,639,640 00	252,095 00	38,425 00

III—CIVIL GOVERNMENT—*Continued.*

No. of Vote.	Departments.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
			$ cts.	$ cts.	$ cts.	$ cts.
	Brought forward	....	6,853,310 00	6,639,640 00	252,095 00	38,425 00
22	Department of Trade and Commerce—	(*u*)				
	Salaries including Deputy Minister at $6,000 and Solicitor of Patents and Copyrights at $6,000		415,950 00	335,375 00	80,575 00	
	Contingencies		38,000 00	15,000 00	23,000 00	
23	Department of Labour—	(*v*)				
	Salaries, including Deputy Minister at $6,000.		91,887 50	58,287 50	33,600 00	
	Contingencies		20,000 00	15,000 00	5,006 00	
24	High Commissioner's Office, London—	(*w*)				
	Salaries		23,300 00	22,600 00	700 00	
	Contingencies		62,863 00	58,151 00	4,712 00	
	Departments Generally—Now voted under Public Works Income—					
	Contingencies—Care and cleaning of Departmental Buildings, including amount of $100 to E. Snowdon for firing noon gun			310,000 00		310,000 00
	General Consulting Engineer to Dominion Government—Service discontinued—					
	Salaries			7,600 00		7,600 00
	Contingencies			150 00		150 00
25	Department of Insurance—	(*z*)				
	Salaries, including Superintendent of Insurance, $1,000, additional to salary authorized by 7-8 Edw. VII, Chap. 69		39,925 00	37,550 00	2,375 00	
	Contingencies		38,000 00	37,500 00	500 00	
26	Department of External Affairs—	(*za*)				
	Salaries, including Deputy Minister at $6,000.		50,075 00	49,137 50	937 50	
	Contingencies		15,500 00	15,500 00		
27	Office of the Conservation Commission—	(*zb*)				
	Salaries, including Assistant to Chairman at $6,000		42,700 00	40,500 00	2,200 00	
28	Department of Public Archives—	(*zc*)				
	Salaries, including Deputy Minister at $6,000.		61,737 50	58,987 50	2,750 00	
	Contingencies		8,500 00	8,500 00		
29	Department of Soldiers' Civil Re-establishment—	(*zd*)				
	Salaries, including Deputy Minister at $6,000, Assistant Deputy Minister and Secretary at $4,000, Solicitor at $4,000, Superintendent of Expenditure at $3,500, Assistant Secretary at $2,525 and Accountant at $2,500		71,200 00	66,000 00	5,200 00	
	Contingencies		25,000 00	25,000 00		
30	Civil Service Commission—	(*ze*)				
	Salaries, including Secretary at $4,000, Chief of Organization Branch at $2,800		79,750 00	47,662 50	32,087 50	
	Contingencies		60,000 00	41,000 00	19,000 00	
	Total	....	7,997,698 00	7,889,141 00	108,557 00	

III—CIVIL GOVERNMENT—*Continued.*

——	1919-20.	1918-19.	Compared with Estimates of 1918-19.	
			Increase.	Decrease.
(B) EXPENDITURE AUTHORIZED BY STATUTE.	$ cts.	$ cts.	$ cts.	$ cts.
The Salary of the Governor General	48,666 66	48,666 66		
" High Commissioner of Canada in England	10,000 00	10,000 00		
" Lieut.-Governor of Ontario	10,000 00	10,000 00		
" " Quebec	10,000 00	10,000 00		
" " Nova Scotia	9,000 00	9,000 00		
" " New Brunswick	9,000 00	9,000 00		
" " Manitoba	9,000 00	9,000 00		
" " British Columbia	9,000 00	9,000 00		
" " Prince Edward Island	7,000 00	7,000 00		
" " Alberta	9,000 00	9,000 00		
" " Saskatchewan	9,000 00	9,000 00		
" Eighteen Ministers, 1 at $12,000, 17 at $7,000	131,000 00	117,000 00	14,000 00	
" Two Parliamentary Secretaries at $5,000.	10,000 00	10,000 00		
" Solicitor General	5,000 00	5,000 00		
" Governor General's Secretary	2,400 00	2,400 00		
" Auditor General	5,000 00	5,000 00		
" Superintendent of Insurance	5,000 00	5,000 00		
	298,066 66	284,066 66	14,000 00	
SUMMARY.				
To be voted	7,997,698 00	7,889,141 00	108,557 00	
Authorized by Statute	298,066 66	284,066 66	14,000 00	
Total	8,295,764 66	8,173,207 66	122,557 00	

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(*a*) OFFICE OF THE GOVERNOR GENERAL'S SECRETARY.	$ cts.	$ cts.
1	1	Governor General's Secretary. (Additional to salary authorized by R.S. c. 4)	3,600 00	2,600 00
		Aides de Camp	7,300 00	7,300 00
2	2	First Division, Subdivision A: A. F. Sladen $4,000; J. F. Crowdy $3,500	7,500 00	6,900 00
1	1	First Division, Subdivision B: 1, F. L. C. Pereira at $2,800	2,800 00	2,500 00
1	1	Second Division, Subdivision A	1,800 00	1,700 00
1		Second Division, Subdivision B	1,200 00	1,200 00
1	1	Third Division, Subdivision A	1,250 00	1,200 00
1	1	Third Division, Subdivision B	600 00	600 00
1	1	Doorkeeper and Principal Orderly	1,100 00	1,100 00
4	4	Orderlies, 4 at $1,000	4,000 00	4,000 00
13	13		31,150 00	29,100 00
		Contingencies.		
		Allowance to A. F. Sladen, Private Secretary	600 00	600 00
		Printing and stationery	3,000 00	3,000 00
		Sundries	63,000 00	63,000 00
			66,600 00	66,600 00

		(*b*) PRIVY COUNCIL OFFICE.		
1	1	Deputy Head, Clerk of Privy Council	6,000 00	5,000 00
2	2	First Division, Subdivision A: 2 at $4,000	8,000 00	7,925 00
6	6	First Division, Subdivision B: 4 at $2,700; 1, Capt. Wm. Wallace at $2,600; 1 at $2,200	15,600 00	15,300 00
3	3	Second Division, Subdivision A: 1 at $1,950: 1 at $1,800; 1 at $1,725	5,475 00	5,575 00
6	5	Second Division, Subdivision B: 2 at $1,400; 1 at $1,325; 1 at $1,275; 1 at $1,100; 1 at $1,050	7,550 00	6,100 00
2	3	Third Division, Subdivision B: 1 at $1,000; 1 at $800	1,800 00	2,800 00
1	1	Door keeper	1,200 00	1,200 00
4	4	Messengers, 2 at $1,000; 2 at $650	3,300 00	3,200 00
		Allowance for Private Secretary	600 00	600 00
25	25		49,525 00	47,700 00
		Contingencies.		
		Printing and stationery	3,000 00	3,000 00
		Sundries	7,000 00	7,000 00
			10,000 00	10,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(c) ADMINISTRATION OF JUSTICE.	$ cts.	$ cts.
		Department of Justice, including Penitentiary Branch.		
1	1	Deputy Minister	10,000 00	10,000 00
12	13	First Division, Subdivision A:—1 Asst. Deputy Minister and Secretary, at $5,000; 3, J. Chisholm, J. P. Bill and J. A. Renaud, at $4,500 each; 1 at $4,000; 1 at $3,600; 1 at $3,400; 2 at $3,300; 1 at $2,900; 2 at $2,800	44,600 00	46,800 00
13	11	First Division, Subdivision B:—2 at $2,800; 1 at $2,775; 1 at $2,700; 2 at $2,650; 1 at $2,600; 2 at $2,500; 1 at $2,350; 2 at $2,300; 1 at $2,200	33,125 00	27,225 00
2	2	Second Division, Subdivision A:—1 at $2,025; 1 at $1,837.50.	3,862 50	3,662 50
4	4	Second Division, Subdivision B:—1 at $1,400; 1 at $1,350; 1 at $1,200; 1 à $1,000	4,950 00	4,850 00
5	5	Third Division, Subdivision A:—1 at $1,300; 1 at $1,175; 1 at $1,100; 1 at $1,062.50; 1 at $1,050	5,687 50	5,662 50
9	9	Third Division, Subdivision B:—2 at $1,000; 1 at $950; 1 at $900; 1 at $862.50; 2 at $850; 1 at $775; 1 at $650	7,837 50	7,362 50
6	6	Messengers: 4 at $1,000; 1 at $812.50; 1 at $800	5,612 50	5,487 50
		Allowances for Private Secretaries	1,260 00	1,200 00
52	51	*Supreme Court of Canada.*	116,875 00	112,250 00
3	3	First Division, Subdivision A:—1 at $5,000; 1 at $3,500; 1 at $2,975	11,475 00	11,275 00
2	3	First Division, Subdivision B:—1 at $2,700; 1 at $2,600	5,300 00	7,700 00
4	3	Second Division, Subdivision A:—2 at $2,100; 1 at $2,050; 1 at $1,800	8,050 00	5,700 00
3	3	Second Division, Subdivision B:—1 at $1,600; 1 at $1,450; 1 at $1,050	4,100 00	3,950 00
1	1	Third Division, Subdivision A	1,300 00	1,300 00
1	1	Third Division, Subdivision B	1,000 00	1,000 00
4	4	Messengers:—1 at $1,050; 1 at $1,000; 1 at $887.50; 1 at $787.50	3,725 00	3,562 50
18	18	*Exchequer Court of Canada.*	34,950 00	34,487 50
2	1	First Division, Subdivision A; 1 at $3,975; 1 at $2,900	6,875 00	3,875 00
2	2	First Division, Subdivision B:—1 at $2,800; 1 at $2,700	5,500 00	5,400 00
2	2	Second Division, Subdivision B:—1 at $1,600; 1 at $1,100	2,700 00	2,600 00
1	1	Third Division, Subdivision B	675 00	625 00
1	1	Messenger	1,000 00	1,000 00
8	7	*Dominion Police.*	16,750 00	13,500 00
1	1	First Division, Subdivision A	5,000 00	5,000 00
1	1	First Division, Subdivision B	2,600 00	2,500 00
1	1	Third Division, Subdivision A	1,050 00	1,000 00
1	1	Third Division, Subdivision B	662 50	600 00
4	4		9,312 50	9,100 00
82	80	Grand total	177,887 50	169,337 50
		Contingencies.		
		Clerical and other assistance	3,000 00	3,000 00
		Printing and stationery	4,300 00	4,300 00
		Sundries	13,700 00	13,700 00
			21,000 00	21,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		**1919-20.**	1918-19.
		(*d*) DEPARTMENT OF MILITIA AND DEFENCE.	$ cts.	$ cts.
1	1	Deputy Minister	6,000 00	5,000 00
7	8	First Division, Subdivision A :— 2 at $4,000 ; 2 at $3,600 ; 2 at $3,000 ; 1 at $2,900	24,100 00	27,600 00
11	11	First Division, Subdivision B :— 7 at $2,800 ; 2 at $2,300 ; 2 at $2,200	28,600 00	28,100 00
14	14	Second Division, Subdivision A :— 6 at $2,100 ; 4 at $2,050 ; 1 at $2,000 ; 2 at $1,800 : 1 at $1,600	28,000 00	26,950 00
32	32	Second Division, Subdivision B :— 14 at $1,600 ; 3 at $1,500 ; 7 at $1,450 ; 1 at $1,400 ; 7 at $1,300	47,550 00	45,050 00
37	37	Third Division, Subdivision A :— 6 at $1,300 ; 1 at $1,250 ; 9 at $1,200 ; 7 at $1,150 ; 2 at $1,100 ; 4 at $1,050 ; 8 at $1,000	42,300 00	41,850 00
34	34	Third Division, Subdivision B :— 3 at $1,000 ; 4 at $950 ; 3 at $900 ; 9 at $850 ; 1 at $800 ; 2 at $700 ; 2 at $650 ; 10 at $600	26,650 00	27,250 00
12	12	Messengers, Packers and Sorters :— 6 at $1,000 ; 3 at $850 ; 3 at $600	10,350 00	10,100 00
		Allowance for Private Secretary	600 00	600 00
148	149		214,150 00	212,500 00
		Contingencies.		
		Clerical and other assistance	3,000 00	3,000 00
		Printing and stationery	5,500 00	5,500 00
		Sundries	11,000 00	11,000 00
			19,500 00	19,500 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		**1919-20.**	1918-19.
		(*e*) DEPARTMENT OF THE SECRETARY OF STATE.	$ cts.	$ cts.
1	1	Deputy Head	6,000 00	5,000 00
5	5	First Division, Subdivision A :— 1 at $4,000 ; 1 at $3,500 ; 2 at $3,000 ; 1 at $2,800	16,300 00	16,600 00
6	7	First Division, Subdivision B :— 2 at $2,800 ; 1 at $2,700 ; 1 at $2,475 ; 1 at $2,200 ; 1 at $2,100	15,075 00	16,575 00
6	6	Second Division, Subdivision A :— 1 at $2,100 ; 1 at $2,000 ; 1 at $1,800 ; 3 at $1,700	11,000 00	10,500 00
6	7	Second Division, Subdivision B :— 2 at $1,600 ; 2 at $1,450 ; 2 at $1,350	8,800 00	9,950 00
6	6	Third Division, Subdivision A :— 2 at $1,200 ; 1 at $1,150 ; 1 at $1,100 ; 1 at $1,037.50 ; 1 at $1,000	6,687 50	6,600 00
15	14	Third Division, Subdivision B :— 5 at $1,000 ; 1 at $962.50 ; 1 at $900 ; 1 at $875 ; 2 at $837.50 ; 1 at $812.50 ; 1 at $750 ; 3 at $737.50	13,187 50	12,325 00
4	4	Messengers :—3 at $1,000 ; 1 at $700	3,700 00	3,825 00
		Allowance for Private Secretary	600 00	600 00
49	50		81,350 00	81,975 00
		Contingencies.		
		Clerical assistance	1,500 00	1,500 00
		Printing and stationery	7,000 00	7,000 00
		Sundries	3,000 00	3,000 00
		Administration of the Companies Amendment Act	5,000 00	5,000 00
			16,500 00	16,500 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries	
1919-20.	1918-19.		**1919-20.**	1918-19
		(*f*) Department of Public Printing and Stationery.	$ cts.	$ cts.
1	1	Deputy Minister	6,000 00	5,000 00
2	2	First Division, Subdivision A :— 1 Assistant King's Printer at $4,500; 1 at $3,400	7,900 00	7,300 00
3	3	First Division, Subdivision B :— 1 at $2,800 ; 1 at $2,550 ; 1 at $2,300	7,650 00	7,450 00
9	9	Second Division, Subdivision A :— 3 at $2,100 ; 3 at $2,050 ; 3 at $1,600	17,250 00	16,650 00
4	4	Second Division, Subdivision B :— 4 at $1,400	5,600 00	5,200 00
17	17	Third Division, Subdivision A :— 7 at $1,300 ; 1 at $1,262.50 ; 3 at $1,250 ; 2 at $1,237.50 ; 4 at $1,200	21,387 50	22,187 50
6	6	Messengers and Packers	6,000 00	6,000 00
42	42	Totals	71,787 50	69,787 50
		Contingencies.		
		Printing and stationery	2,000 00	2,000 00
		Sundries	4,800 00	4,800 00
		Cleaning		3,500 00
			6,800 00	10,300 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(*g*) Department of the Interior.	$ cts.	$ cts.
1	1	Deputy Minister	6,000 00	5,000 00
24	20	First Division, Subdivision A:— 4 at $4,000; 2 at $3,950; 1 at $3,875; 1 at $3,700; 4 at $3,600; 1 at $3,500; 2 at $3,400; 2 at $3,300; 1 at $3,250; 2 at $2,900; 4 at $2,800	83,025 00	71,300 00
56	56	First Division, Subdivision B:— 32 at $2,800; 7 at $2,700; 7 at $2,600; 1 at $2,550; 1 at $2,475; 1 at $2,450; 1 at $2,425; 1 at $2,400; 1 at $2,250; 4 at $2,200	150,050 00	149,775 00
109	109	Second Division, Subdivision A:— 53 at $2,100; 1 at $2,075; 14 at $2,050; 1 at $2,025; 22 at $2,000; 1 at $1,950; 2 at $1,925; 3 at $1,900; 2 at $1,875; 1 at $1,850; 1 at $1,825; 2 at $1,750; 4 at $1,700; 2 at $1,625	220,575 00	215,562 50
234	233	Second Division, Subdivision B:— 132 including E. E. Turton hereby promoted at $1,600; 4 at $1,575; 13 at $1,550; 4 at $1,525; 4 at $1,500; 2 at $1,475; 8 at $1,450; 3 at $1,425; 11 at $1,400; 5 at $1,375; 7 at $1,350; 6 at $1,325; 10 at $1,300; 8 at $1,275; 7 at $1,250; 10 at $1,225	352,450 00	337,687 50
170	171	Third Division, Subdivision A:— 58 at $1,500; 1 at $1,275; 3 at $1,250; 3 at $1,225; 29 at $1,200; 2 at $1,187.50; 3 at $1,175; 1 at $1,162.50; 20 at $1,150; 3 at $1,137.50; 4 at $1,125; 8 at $1,112.50; 9 at $1,100; 1 at $1,087.50; 3 at $1,075; 3 at $1,062.50; 9 at $1,050; 3 at $1,037.50; 3 at $1,025; 4 at $1,012.50	202,862 50	201,637 50
170	170	Third Division, Subdivision B:— 33 at $1,000; 1 at $987.50; 5 at $962.50; 1 at $950; 4 at $937.50; 3 at $925; 4 at $912.50; 4 at $900; 7 at $887.50; 3 at $875; 4 at $862.50; 9 at $850; 28 at $837.50; 19 at $825; 11 at $812.50; 9 at $800; 3 at $787.50; 2 at $762.50; 1 at $712.50; 4 at $700; 4 at $675; 5 at $662.50; 5 at $650; 1 at $637.50	146,025 00	140,875 00
58	58	Messengers, Sorters and Packers:— 20 at $1,000; 1 at $987.50; 3 at $950; 1 at $937.50; 2 at $925; 1 at $912.50; 2 at $900; 5 at $887.50; 1 at $862.50; 9at $850; 2 at $837.50; 4 at $825; 2 at $812.50; 4 at $687.50; 1 at $675	52,312 50	49,687 50
		Allowance for Private Secretary	600 00	600 00
			1,213,900 00	1,172,125 00
822	818	*Contingencies.*		
		Clerical assistance	28,000 00	28,000 00
		Printing and stationery	45,000 00	45,000 00
		Travelling expenses, etc.	32,000 00	32,000 00
			105,000 00	105,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(*h*) DEPARTMENT OF IMMIGRATION AND COLONIZATION.	$ cts.	$ cts.
1	1	Deputy Minister	6,000 00	5,000 00
1	1	Director General of Public Health	5,000 00	*5,000 00
6	5	First Division, Subdivision A :— 3 at $4,000; 1 at $3,600; 1 at $2,900; 1 at $2,800	21,300 00	18,300 00
10	7	First Division, Subdivision B:— 2 at $2,800; 1 at $2,700; 1 at $2,625; 1 at $2,525; 1, promotion of W. R. Little as Commissioner of Immigration for the Eastern District at $2,500; 2 at $2,200; 2 at $2,100	24,550 00	17,050 00
6	6	Second Division, Subdivision A:— 1 at $2,100; 2 at $2,000; 3 at $1,600	10,900 00	11,875 00
17	16	Second Division, Subdivision B:— 3 at $1,600; 3 at $1,575; 1 at $1,530; 1 at $1,500; 2 at $1,350; 1 at $1,325; 1 at $1,300; 2 at $1,225; 1 at $1,200; 1 at $1,100; 1 at $1,050	23,680 00	22,780 00
21	20	Third Division, Subdivision A:— 7 at $1,300; 1 at $1,250; 4 at $1,200; 1 at $1,150; 1 at $1,112.50; 1 at $1,087.50; 1 at $1,050; 1 at $1,037.50; 1 at $1,012.50; 3 at $1,000	24,600 00	23,412 50
18	18	Third Division, Subdivision B:— 1 at $1,000; 1 at $987.50; 4 at $887.50; 1 at $850; 3 at $837.50; 1 at $787.50; 1 at $762.50; 6 at $600	14,050 00	15,412 50
10	10	Messengers, Sorters and Packers :— 2 at $1,000; 3 at $925; 1 at $912.50; 1 at $887.50; 2 at $850; 1 at $812.50	9,087 50	8,687 50
		Allowance for Private Secretary	600 00	600 00
90	84		139,767 50	128,117 50
		Contingencies.		
		Clerical assistance	4,000 00	3,000 00
		Printing and stationery	6,000 00	4,000 00
		Travelling expenses and sundries	25,000 00	18,000 00
			35,000 00	25,000 00

NOTE—The salary of the Director General of Public Health was included in the Estimates of the Department of Agriculture for 1918-19, under First Division, Subdivision A, at $5,000—Now transferred.

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20	1918-19.		**1919-20.**	1918-19.
		(*i*) Department of Indian Affairs.	$ cts.	$ cts.
1	1	Deputy Superintendent General of Indian Affairs	6,000 00	5,000 00
4	4	First Division Subdivision A:— 1 at $4,000; 1 at $3,325; 1 at $3,300; 1 at $3,000	13,625 00	13,225 00
10	10	First Division Subdivision B :— 3 at $2,800; 2 at $2,700; 1 at $2,675; 1 at $2,625; 3 at $2,600	26,900 00	26,200 00
15	15	Second Division Subdivision A :— 6 at $2,100; 2 at $2,050; 1 at $2,000; 1 at $1,975; 1 at $1,875; 1 at $1,750; 1 at $1,700; 2 at $1,625	29,250 00	29,075 00
13	13	Second Division Subdivision B:— 4 at $1,600; 2 at $1,450; 1 at $1,400; 1 at $1,350; 2 at $1,300; 2 at $1,275; 1 at $1,025	18,225 00	17,550 00
22	22	Third Division Subdivision A :— 9 at $1,300; 2 at $1,262.50; 4 at $1,200; 5 at $1,150; 1 at $1,050; 1 at $1,000	26,825 00	26,225 00
11	11	Third Division Subdivision B :— 1 at $1,000; 2 at $862.50; 1 at $850; 2 at $825; 1 at $812.50; 4 at $612.50	8,487 50	8,550 00
7	7	Messengers and packers :— 6 at $1,000; 1 at $700	6,700 00	6,650 00
		Allowance for Private Secretary	600 00	600 00
83	83		136,612 50	133,075 00
		Contingencies.		
		Clerical assistance	2,000 00	2,000 00
		Printing and stationery	6,000 00	6,000 00
		Travelling expenses	8,000 00	8,000 00
		Contingencies	3,000 00	3,000 00
			19,000 00	19,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20	1918-19.		1919-20.	1918-19.
		(*j*) Royal Northwest Mounted Police.	$ cts.	$ cts.
1	1	Deputy Minister and Controller	6,000 00	5,000 00
3	3	First Division, Subdivision A :— 1 Assistant Comptroller and Accountant, at $3,300 ; 2 at $2,800	8,900 00	9,000 00
3	2	Second Division, Subdivision A :— 1 at $2,000 and 1 at $1,800; 1 at $1,600	5,400 00	3,600 00
3	4	Second Division, Subdivision B :— 1 at $1,500 and 1 at $1,262.50; 1 at $1,175	3,937 50	5,362 50
1		Third Division, Subdivision A	1,100 00	
2	3	Messengers and packers, 1 at $687.50 ; 1 at $600	1,287 50	1,937 50
13	13	Total	26,625 00	25,100 00
		Contingencies.		
		Clerical and other assistance	900 00	900 00
		Travelling expenses	1,000 00	800 00
			1,900 00	1,700 00
		(*k*) Office of the Auditor General.		
		Auditor General—Additional to salary authorized by 7-8 Edw. VII, Chap. 6	1,000 00	
	1	*Assistant Auditor General*		4,500 00
6	6	First Division, Subdivision A:— 1 at $3,700; 2 at $3,500; 1 at $3,300; 1 at $3,000; 1 at $2,900	19,900 00	19,300 00
10	10	First Division, Subdivision B:— 1 at $2,800; 5 at $2,700; 2 at $2,600; 2 at $2,300	26,100 00	25,100 00
13	13	Second Division, Subdivision A:— 3 at $2,100; 5 at $2,050 ; 2 at $2,000; 1 at $1,950; 1 at $1,800; 1 at $1,700	26,000 00	24,800 00
11	11	Second Division, Subdivision B:— 1 at $1,600; 5 at $1,450; 5 at $1,300	15,350 00	14,025 00
39	39	Third Division, Subdivision A:— 20 at $1,300; 3 at $1,250; 5 at $1,200; 6 at $1,150; 5 at $1,050	47,900 00	47,350 00
15	15	Third Division, Subdivision B:— 1 at $900; 3 at $850; 2 at $800; 1 at $650; 8 at $600	10,500 00	11,400 00
4	4	Messengers:— 2 at $1,000; 1 at $900; 1 at $850	3,750 00	3,650 00
98	99			
		Contingencies.	150,500 00	150,125 00
		Clerical and other assistance	2,000 00	2,000 00
		Printing and stationery	6,000 00	6,000 00
		Sundries, including advice to the Auditor General, travelling expenses, inspection and examination of accounts	2,000 00	2,000 00
			10,000 00	10,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19
		(*l*) Department of Finance and Treasury Board.	$ cts.	$ cts.
1	1	Deputy Minister	6,000 00	5,000 00
1	1	Assistant Deputy Minister	5,000 00	4,500 00
1	1	Comptroller of Dominion Currency	5,000 00	4,500 00
1	1	Commissioner of Taxation, who is also hereby made subject to the provisions of Part I of the Civil Service Superannuation and Retirement Act as from first of October, 1912, with benefit of his service previous to first of June, 1908	6,000 00	5,000 00
7	3	First Division, Subdivision A :— 1 at $3,700 ; 1 at $3,200 ; 1 at $3,000 ; 4 at $2,800	21,100 00	9,600 00
10	11	First Division, Subdivision B :— 5 at $2,800 ; 1, B. J. Roberts, at $2,700 ; 1 at $2,600 ; 1 at $2,300 ; 2 at $2,100	25,800 00	27,700 00
9	10	Second Division, Subdivision A :— 1 at $2,100 ; 2 at $1,800 ; 6 at $1,600	15,300 00	17,100 00
23	20	Second Division, Subdivision B :— 5 including T. H. Siddall, C. N. Yetts and E. T. Langdon at $1,600 each ; 2 at $1,450 ; 4 at $1,350 ; 1 at $1,300 ; 1 at $1,275 ; 1 at $1,250 ; 3 at $1,225 ; 6 at $1,000	29,800 00	24,200 00
25	25	Third Division, Subdivision A :— 4 at $1,300 ; 1 at $1,275 ; 2 at $1,250 ; 4 at $1,150 ; 7 at $1,100 ; 5 at $1,050 ; 2 at $1,000	28,525 00	27,837 50
40	40	Third Division, Subdivision B :— 7 at $1,000 ; 3 at $975 ; 1 at $950 ; 1 at $937.50 ; 3 at $900 ; 1 at $887.50 ; 1 at $862.50 ; 1 at $825 ; 3 at $812.50 ; 2 at $762.50 ; 17 at $600	31,250 00	32,775 00
4	4	Messengers :— 3 at $1,600 ; 1 at $850	3,850 00	3,800 00
		Allowance for Private Secretaries	1,200 00	1,200 00
122	117		173,225 00	163,212 50
		Contingencies.		
		Clerical and other assistance	12,000 00	12,000 00
		Printing and stationery	17,000 00	15,000 00
		Sundries	13,000 00	13,000 00
			42,000 00	40,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries	
1919-20.	1918-19.		1919-20.	1918-19
		(m) Department of Customs and Inland Revenue Service.	$ cts.	$ cts.
1	1	Commissioner and Chairman of Board of Customs	6,000 00	5,000 00
4	4	First Division, Subdivision A:— 1 Assistant Commissioner of Customs at $4,500; 1 at $3,425; 1 at $3,400; 1 at $3,200	14,525 00	13,825 00
11	10	First Division, Subdivision B:— 5 at $2,800; 2 at $2,725; 1 at $2,700; 1 at $2,600; 1 at $2,450; 1 at $2,200	29,400 00	26,625 00
27	27	Second Division, Subdivision A:— 6 at $2,100; 1 at $2,075; 14 at $2,050; 2 at $2,000; 2 at $1,900; 1 at $1,825; 1 at $1,700	54,700 00	52,625 00
172	172	Second Division, Subdivision B:— 52 at $1,600; 1 at $1,587.50; 3 at $1,575; 3 at $1,525; 3 at $1,500; 3 at $1,475; 10 at $1,450; 7 at $1,425; 8 at $1,400; 4 at $1,375; 7 at $1,350; 4 at $1,325; 17 at $1,300; 9 at $1,275; 28 at $1,250; 12 at $1,225; 2 at $1,200; 1 at $1,175; 2 at $1,150; 2 at $1,125	241,787 50	230,100 00
15	13	Third Division, Subdivision A:— 5 at $1,300; 2 at $1,250; 2 at $1,200; 1 at $1,137.50; 2 at $1,112.50; 1 at $1,050; 2 at $1,000	17,812 50	15,462 50
8	10	Third Division, Subdivision B:— 1 at $1,000; 1 at $962.50; 2 at $875; 1 at $862.50; 2 at $812.50; 1 at $637.50	6,837 50	7,925 00
12	12	Lower Grades:— 1 at $1,000; 1 at $962.50; 1 at $900; 2 at $850; 2 at $837.50; 1 at $825; 1 at $812.50; 1 at $787.50; 1 at $687.50; 1 at $600	9,950 00	9,612 50
		Allowance for Private Secretary	600 00	600 00
250	249		381,612 50	361,775 00
		Contingencies.		
		Clerical and other assistance	10,000 00	10,000 00
		Printing and stationery	6,000 00	6,000 00
		Sundries	9,000 00	9,000 00
			25,000 00	25,000 00
		Inland Revenue Service.		
1	1	Deputy Minister	5,000 00	5,000 00
4	6	First Division, Subdivision A:— 1 Assistant Deputy Minister of Inland Revenue at $4,500; 1 at $3,300; 1 at $3,100; 1 at $2,950	13,850 00	20,075 00
7	8	First Division, Subdivision B:— 2 at $2,800; 1 at $2,700; 1 at $2,325; 2 at $2,300; 1 at $2,125	17,350 00	19,625 00
5	8	Second Division, Subdivision A:— 2 at $2,100; 1 at $1,900; 2 at $1,600	9,300 00	14,700 00
10	9	Second Division, Subdivision B:— 1 at $1,400; 1 at $1,375; 1 at $1,125; 7 at $1,000	10,900 00	10,175 00
10	21	Third Division, Subdivision A:— 7 at $1,300; 1 at $1,125; 2 at $1,000	12,225 00	24,775 00
6	8	Third Division, Subdivision B:— 2 at $1,000; 1 at $900; 1 at $850; 2 at $600	4,950 00	6,800 00
4	6	Messengers:— 2 at $1,000; 2 at $600	3,200 00	4,750 00
6	5	Lower Grades:—1 at $1,000; 2 at $950; 1 at $900; 2 at $600.	5,000 00	3,600 00
		Allowance for Private Secretary.		600 00
53	72		81,775 00	*a* 110,100 00

III—CIVIL GOVERNMENT—*Continued.*

Number. 1919-20.	Number. 1918-19.	Departments.	Salaries. 1919-20.	Salaries. 1918-19.
		INLAND REVENUE SERVICE—Concluded.	$ cts.	$ cts.
		Contingencies.		
		Clerical assistance	4,000 00	8,000 00
		Printing and stationery	5,000 00	8,000 00
		Sundries	9,000 00	12,000 00
			18,000 00	28,000 00
		SUMMARY.		
		Total Customs—Salaries	381,612 50	361,775 00
		Total Inland Revenue Service—Salaries	81,775 00	110,100 00
		Total Salaries	463,387 50	471,875 00
		Total Customs—Contingencies	25,000 00	25,000 00
		Total Inland Revenue Service—Contingencies	18,000 00	28,000 00
		Total Contingencies	43,000 00	52,000 00

NOTE (*a*)—The undermentioned salaries of the officers and clerks of the Laboratory Branch, the Electricity and Gas Inspection Branch, and the Weights and Measures Branch, were voted in the Estimates of the Department of Inland Revenue for 1918-19—Now transferred to the Department of Trade and Commerce, *infra*, see note (a):—as follows:—

ESTIMATES DEPARTMENT OF INLAND REVENUE, 1918-19.

Laboratory Branch.

1	First Division, Subdivision A	$ 3,900 00
6	First Division, Subdivision B., 5 at $2475, 1 at $2200	14,575 00
14	Second Division, Subdivision A., 4 at $1850, 1 at $1800, 1 at $1675, 1 at $1650, 2 at $1625, 5 at $1600	23,775 00
3	Second Division, Subdivision B., 2 at $1350, 1 at $1300	4,000 00
2	Third Division, Subdivision A., 1 at $1300, 1 at $1050	2,350 00
1	Third Division, Subdivision B.	900 00
1	Lower Grade	600 00
28		50,100 00

Electricity and Gas Inspection Branch.

1	First Division, Subdivision A	$ 3,700 00
2	First Division, Subdivision B., 1 at $2800, 1 at $2575	5,375 00
1	Second Division, Subdivision A	1,850 00
1	Second Division, Subdivision B.	1,000 00
3	Third Division, Subdivision A., 2 at $1300, 1 at $1200	3,800 00
1	Third Division, Subdivision B.	600 00
1	Lower Grade	600 00
10		16,925 00

Weights and Measures Branch.

1	First Division, Subdivision A	$ 3,200 00
1	Second Division, Subdivision A	1,700 00
2	Second Division, Subdivision B., 1 at $1250, 1 at $1000	2,250 00
2	Third Division, Subdivision A., 1 at $1300, 1 at $1200	2,500 00
1	Third Division, Subdivision B	850 00
1	Mechanic	1,200 00
2	Lower Grade	1,200 00
10		12,900 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20	1918-19.		**1919-20.**	1918-19.
		(*a*) DEPARTMENT OF AGRICULTURE.	$ cts.	$ cts.
1	1	Deputy Minister	6,000 00	6,000 00
1	1	Veterinary Director General	5,000 00	5,000 00
1	1	Dairy and Cold Storage Commissioner	5,000 00	4,000 00
1	1	Seed Commissioner	5,000 00	3,900 00
1	1	Director Experimental Farms	4,000 00	3,500 00
1	1	Live Stock Commissioner	3,600 00	3,350 00
1	1	Dominion Entomologist	3,600 00	3,200 00
10	10	First Division, Subdivision A:— 1 at $4,000; 1 at $3,700; 1 at $3,500; 1 at $3,400; 1 at $3,300 1 at $3,250; 2 at $3,000; 2 at $2,800	32,750 00	*32,175 00
35	30	First Division, Subdivision B:— 8 at $2,800; 2 at $2,775; 1 at $2,725; 5 at $2,700; 1 at $2,600; 1 at $2,500; 1 at $2,350; 5 at $2,300; 1 at $2,250; 3 at $2,200; 7 at $2,160	86,675 00	75,775 00
51	44	Second Division, Subdivision A:— 12 at $2,100; 10 at $2,050; 1 at $2,025; 2 at $2,000; 2 at $1,975; 1 at $1,900; 1 at $1,875; 8 at $1,800; 2 at $1,725; 4 at $1,700; 8 at $1,600	96,900 00	82,850 00
45	45	Second Division, Subdivision B:— 10 at $1,600; 1 at $1,575; 2 at $1,500; 3 at $1,475; 1 at $1,425; 4 at $1,400; 1 at $1,375; 1 at $1,350; 1 at $1,325; 2 at $1,300; 2 at $1,275; 3 at $1,250; 2 at $1,225; 1 at $1,200; 1 at $1,075; 10 at $1,000	59,700 00	54,925 00
59	59	Third Division, Subdivision A:— 6 at $1,300; 11 at $1,250; 13 at $1,200; 5 at $1,150; 3 at $1,125; 4 at $1,050; 17 at $1,000	67,475 00	67,275 00
80	80	Third Division, Subdivision B:— 10 at $1,000; 5 at $937.50; 1 at $975; 1 at $962.50; 5 at $950; 1 at $937.50; 3 at $900; 1 at $887.50; 6 at $862.50; 12 at $850; 7 at $837.50; 3 at $825; 1 at $812.50; 4 at $800; 1 at $787.50; 3 at $750; 2 at $687.50; 1 at $675; 7 at $662.50; 4 at $650; 2 at $600	67,400 00	66,300 00
26	28	Messengers and Packers:— 7 at $1,000; 1 at $937.50; 2 at $900; 7 at $850; 1 at $837.50; 1 at $812.50; 1 at $800; 6 at $650	22,037 50	22,287 50
		Allowance for Private Secretaries	600 00	600 00
			465,737 50	(*a*)431,137 50
313	303	*Contingencies.*		
		Clerical and other assistance	37,000 00	20,000 00
		Printing and stationery	4,000 00	10,000 00
		Sundries	10,000 00	10,000 00
		Travelling expenses	59,000 00	60,000 00
			110,000 00	100,000 00

*NOTE.—The salary of the Director of Public Health was voted in the Estimates for 1918-19, First Division, Subdivision A, at $5,000. Now transferred to the Estimates of the Department of Immigration and Colonization at same salary.

III—CIVIL GOVERNMENT—*Continued.*

DEPARTMENT OF AGRICULTURE—*Concluded.*

NOTE (*a*).—The undermentioned salaries of the officers and clerks of the Patents, Trade Marks and Copyright Branch were included in the estimates of the Department of Agriculture for 1918-19—Now transferred to the Department of Trade and Commerce.—See *infra* Note (*b*), as follows:—

ESTIMATES DEPARTMENT OF AGRICULTURE, 1918-19.

2	First Division, Subdivision A— 1 at $3,825; 1 at $3,400	$ 7,225 00
7	First Division, Subdivision B— 4 at $2,500; 3 at $2,200	16,600 00
13	Second Division, Subdivision A— 1 at $2,050; 1 at $2,025; 2 at $2,000; 1 at $1,950; 1 at $1,925; 2 at $1,900; 1 at $1,825: 1 at $1,800: 1 at $1,775: 1 at $1,725: 1 at $1,600;	24,475 00
11	Second Division, Subdivision B— 2 at $1,600: 1 at $1,500: 1 at $1,350: 3 at $1,300: 2 at $1,200: 1 at $1,100: 1 at $1,000	14,450 00
15	Third Division, Subdivision A— 5 at $1,300: 4 at $1,200: 3 at $1,150: 1 at $1,112.50: 2 at $1,100	18,062 50
20	Third Division, Subdivision B— 2 at $1,000: 2 at $950: 1 at $912.50: 2 at $850: 3 at $812.50: 4 at $800: 2 at $762 50: 1 at $712.50: 1 at $700: 1 at $612.50: 1 at $600	16,300 00
1	Messengers and packers	600 00
69		97,712 50

III—CIVIL GOVERNMENT—*Continued*

Number.		Department.	Salaries.	
1919-20.	1918-19.		**1919-20.**	1918-19.
		(*o*) Department of Marine and Fisheries.	$ cts.	$ cts.
1	1	Deputy Minister	6,000 00	5,000 00
1	1	Assistant Deputy Minister	4,500 00	4,000 00
1	1	Naval Constructor	4,500 00	4,000 00
1	1	Chief Engineer	4,000 00	4,000 00
14	13	First Division, Subdivision A :— 2 at $3,700 ; 3 at $3,600 ; 1 at $3,300 ; 6 at $3,000 ; 2 at $2,900	45,300 00	41,600 00
15	15	First Division, Subdivision B : 6 at $2,800 ; 1 at $2,700 ; 3 at $2,600 ; 2 at $2,400 ; 2 at $2,300 ; 1 at $2,200	38,900 00	37,900 00
21	21	Second Division, Subdivision A :— 10 at $2,100 ; 1 at $2,050 ; 1 at $2,000 ; 5 at $1,900 ; 1 at $1,800 ; 3 at $1,700	41,450 00	39,600 00
22	25	Second Division, Subdivision B :— 5 at $1,600, 2 at $1,550 ; 1 at $1,500 ; 2 at $1,450 ; 1 at $1,400 ; 2 at $1,350 ; 8 at $1,300 ; 1 at $1,150	31,150 00	33,500 00
38	34	Third Division, Subdivision A :— 12 at $1,360 ; 4 at $1,250 ; 3 at $1,200 ; 10 at $1,150 ; 3 at $1,100 ; 6 at $1,050	45,300 00	40,350 00
17	11	Third Division, Subdivision B :— 3 at $1,000 ; 2 at $950 ; 6 at $900 ; 3 at $850 ; 1 at $800 ; 1 at $750 ; 1 at $700	15,100 00	9,550 00
5	6	Messengers :— 3 at $1,000 ; 1 at $950 ; 1 at $900	4,850 00	5,700 00
		Allowance for Private Secretary	600 00	600 00
136	129		241,650 00	225,800 00
		Contingencies.		
		Stationery and printing	11,000 00	11,000 00
		Sundries	20,000 00	20,000 00
			31,000 00	31,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20	1918-19		1919-20	1918-19
		(p) Department of the Naval Service.	$ cts.	$ cts.
1	1	Deputy Minister and Controller	6,000 00	6,000 00
10	9	First Division, Subdivision A :— 2 at $4,000; 3 at $3,600; 1 at $3,400; 2 at $3,300; 1 at $3,200; 1 at $2,900	34,900 00	30,900 00
24	19	First Division Subdivision B :— 2 at $2,800; 2 at $2,600; 3 at $2,500; 2 at $2,400; 3 at $2,300; 7 at $2,200; 5 at $2,100	55,900 00	43,800 00
25	20	Second Division Subdivision A :— 8 at $2,100; 1 at $2,050; 1 at $2,000; 1 at $1,950; 1 at $1,900; 4 at $1,700; 9 at $1,600	45,900 00	38,650 00
21	27	Second Division Subdivision B :— 3 at $1,600; 1 at $1,500; 1 at $1,450; 1 at $1,400; 3 at $1,350; 11 at $1,300; 1 at $1,000	28,500 00	34,900 00
23	18	Third Division Subdivision A :— 3 at $1,300; 3 at $1,200; 5 at $1,150; 3 at $1,100; 4 at $1,050; 5 at $1,000	25,750 00	20,100 00
48	39	Third Division Subdivision B:— 1 at $1,000; 3 at $950; 3 at $900; 9 at $850; 5 at $800; 4 at $750; 11 at $700; 5 at $650; 7 at $600	36,350 00	29,000 00
6	6	Messengers:— 4 at $1,000; 1 at $900; 1 at $700	5,600 00	5,500 00
158	139		238,900 00	208,850 00
		Contingencies.		
		Stationery, printing, temporary clerks, travelling expenses, telegrams, etc.	50,000 00	50,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(q) Department of Railways and Canals.	$ cts.	$ cts.
1	1	Deputy Minister	6,000 00	5,000 00
	1	*Assistant to Minister*		5,000 00
1	1	Chief Engineer	5,500 00	5,000 00
1	1	Solicitor	5,000 00	5,000 00
1	1	Assistant Chief Engineer	4,500 00	4,000 00
1	1	Electrical Engineer	4,500 00	4,000 00
1	1	Inspecting Engineer	4,500 00	4,000 00
13	13	First Division, Subdivision A:— 3 at $4,000; 1 Comptroller at $3,900; 1 at $3,700; 1 at $3,500; 1 at $3,325; 1, R. A. C. Henry at $3,300; 1 at $3,200; 2 at $3,000; 1 $2,900; 1 at $2,800	44,625 00	43,800 00
10	11	First Division, Subdivision B:— 6 at $2,800; 3 at $2,200; 1 at $2,100	25,500 00	28,400 00
12	12	Second Division, Subdivision A:— 4 at $2,100; 2 at $2,050; 1 at $1,950; 1 at $1,900; 1 at $1,800; 3 at $1,700	23,250 00	22,250 00
14	19	Second Division, Subdivision B:— 5 at $1,600; 2 at $1,575; 1 at $1,550; 2 at $1,500; 1 at $1,300; 1 at $1,250; 2 at $1,000	20,250 00	26,537 50
27	25	Third Division, Subdivision A:— 8 at $1,300; 1 at $1,250; 1 at $1,225; 5 at $1,150; 1 at $1,137.50; 2 at $1,125; 1 at $1,112.50; 4 at $1,100; 4 at $1,050	31,725 00	28,925 00
5	13	Third Division, Subdivision B:— 4 at $1,000; 1 at $850	4,850 00	11,650 00
9	10	Messengers and Packers:— 4 at $1,000; 2 at $950; 1 at $900; 2 at $850	8,500 00	8,950 00
		Allowance Private Secretary	600 00	600 00
96	110		189,300 00	*203,112 50
		Contingencies.		
		Printing and stationery	13,000 00	13,000 00
		Sundries	10,000 00	10,000 00
		Clerical and other assistance	5,000 00	5,000 00
			28,000 00	28,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(c) Department of Public Works.	$ cts.	$ cts.
1	1	Deputy Minister	6,000 00	5,000 00
1	1	Chief Architect	5,000 00	5,000 00
1	1	Assistant Deputy Minister	4,500 00	4,000 00
16	16	First Division, Subdivision A :— 7 at $4,000; 1 at $3,675; 1 at $3,600; 3, including Departmental Solicitor at $3,500; 1 at $3,400; 1 at $3,300; 1 at $2,900; 1 at $2,875	58,250 00	56,900 00
44	48	First Division, Subdivision B :— 21 at $2,800; 1 at $2,750; 1 at $2,725; 6 at $2,700; 2 at $2,600; 1 at $2,500; 3 at $2,400; 1 at $2,375; 4 at $2,300; 1 at $2,200; 3 at $2,100	115,450 00	124,350 00
80	60	Second Division, Subdivision A :— 23 at $2,100; 6 at $2,050; 1 at $2,025; 8 at $2,000; 2 at $1,975; 1 at $1,950; 1 at $1,925; 2 at $1,900; 11 at $1,800; 1 at $1,750; 7 at $1,700; 2 at $1,650; 15 at $1,600	151,069 00	114,487 50
65	88	Second Division, Subdivision B :— 28 at $1,600; 2 at $1,575; 2 at $1,500; 1 at $1,475; 1 at $1,450; 2 at $1,400; 1 at $1,350; 2 at $1,325; 5 at $1,300; 2 at $1,275; 5 at $1,250; 1 at $1,225; 1 at $1,200; 1 at $1,175; 11 at $1,000	90,575 00	127,292 50
70	63	Third Division, Subdivision A :— 37 at $1,300; 2 at $1,250; 1 at $1,237.50; 3 at $1,200; 6 at $1,150; 2 at $1,137.50; 1 at $1,125; 3 at $1,100; 7 at $1,050; 8 at $1,000	84,387 50	75,987 50
15	45	Third Division, Subdivision B :— 4 at $1,000; 1 at $975; 2 at $950; 1 at $937.50; 1 at $925; 2 at $912.50; 1 at $900; 1 at $887.50; 4 at $875; 3 at $862.50; 4 at $850; 4 at $837.50; 4 at $825; 1 at $625; 12 at $600	36,312 50	37,562 50
27	27	Messengers :— 10 at $1,000; 1 at $987.50; 1 at $975; 4 at $875; 2 at $850; 2 at $837.50; 1 at $825; 1 at $800; 5 at $600.	23,462 50	23,775 00
		Allowance for Private Secretary	600 00	600 00
350	350	Total	575,537 50	574,955 00
		Contingencies.		
		Printing and stationery	9,000 00	11,000 00
		Clerical and other assistance	7,000 00	6,000 00
		Travelling expenses	44,000 00	30,000 00
		Sundries	4,000 00	9,000 00
		Total	64,000 00	56,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19		**1919-20.**	1918-19.
		(s) Department of Mines.	$ cts.	$ cts.
1	1	Deputy Minister	6,000 00	5,000 00
1	1	First Division, Subdivision A	3,500 00	3,400 00
2	2	First Division, Subdivision B:— 2 at $2,800	5,600 00	5,500 00
4	4	Second Division, Subdivision A:— 1 at $2,100; 1 at $2,050; 1 at $2,025; 1 at $1,600	7,775 00	7,575 00
4	4	Second Division, Subdivision B:— 1 at $1,400: 1 at $$1,275; 1 at $1,225: 1 at 1,000	4,900 00	5,100 00
3	3	Third Division, Subdivision A:— 2 at $1,150: 1 at $1,000	3,300 00	3,200 00
3	3	Third Division, Subdivision B:— 1 at $987.50: 2 at $800	2,587 50	2,762 50
18	18		33,662 50	32,537 50
		Mines Branch.		
10	8	First Division, Subdivision A:— 1 at $4,000; 3 at $3,500: 2 at $3,400: 2 at $3,300: 2 at $2,800	33,500 00	27,200 00
21	14	First Division, Subdivision B.— 1 at $2,800: 2 at $2,400: 5 at $2,300; 3 at $2,200: 10 at $2,100.	46,700 00	32,475 00
10	18	Second Division, Subdivision A:— 1 at $2,050; 1 at $1,900; 1 at $1,825; 3 at $1,700; 1 at $1,650; 3 at $1,600	17,325 00	32,212 50
10	19	Second Division, Subdivision B:— 2 at $1,600; 1 at $1,575; 1 at $1,562.50: 1 at $1,550: 1 at $1,325; 1 at $1,300; 3 at $1,000	13,512 50	12,900 00
5	4	Third Division, Subdivision A:— 2 at $1,300; 2 at $1,250: 1 at $1,000	6,100 00	5,000 00
4	5	Third Division, Subdivision B:— 3 at $1,000: 1 at $825	3,825 00	4,725 00
3	3	Messengers:— 1 at $1,000: 1 at $800: 1 at $600	2,400 00	2,350 00
63	62		123,362 50	116,862 50
		Geological Survey.		
27	19	First Division, Subdivision A:— 1 at $3,800; 4 at $3,700; 3 at $3,500; 1 at $3,450; 3 at $3,400; 1 at 3,300; 1 at $3,200; 1 at $3,000: 5 at $2,900; 7 at $2,800	86,350 00	61,950 00
27	29	First Division, Subdivision B — 1 at $2,800: 8 at $2,600; 1 at $2,500; 1 at $2,350; 4 at $2,300; 4 at $2,200; 8 at $2,100	63,250 00	68,750 00
30	31	Second Division, Subdivision A:— 1 at $2,100; 4 at $2,050; 4 at $2,000; 2 at $1,950; 1 at $1,800; 2 at $1,700; 1 at $1,675; 1 at $1,625; 14 at $1,600	53,100 00	54,400 00
25	25	Second Division, Subdivision B:— 4 at $1,600; 2 at $1,575; 1 at $1,550; 3 at $1,400; 2 at $1,300; 1 at $1,235; 1 at $1,225; 5 at $1,200; 6 at $1,000	32,360 00	33,872 50
14	14	Third Division, Subdivision A:— 4 at $1,300; 1 at $1,250; 1 at $1,200: 1 at $1,150; 3 at $1,100; 2 at $1,050; 2 at $1,000	16,200 00	15,750 00
123	118	Carried forward	251,260 00	235,622 50

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		**1919-20.**	1918-19.
		(s) DEPARTMENT OF MINES—*Concluded.*	$ cts.	$ cts.
123	118	Brought forward.	251,260 00	235,022 50
		Geological Survey—Concluded.		
12	12	Third Division, Subdivision B :— 1 at $937.50 ; 1 at $925 ; 1 at $887.50 ; 2 at $875 ; 1 at $862.50 ; 1 at $850 ; 1 at $812.50 ; 1 at $800; 3 at $600	9,625 00	9,262 50
6	6	Messengers :— 2 at $1,000 ; 1 at $837.50; 1 at $800; 2 at $600.....	4,837 50	4,400 00
141	136		265,722 50	248,685 00
222	216	Grand total	422,747 50	397,785 00
		Contingencies.		
		Department - Sundries.....	2,000 00	4,000 00
		Mines Branch—Sundries.	1,500 00	1,500 00
		Geological Survey Branch - Sundries.....	2,000 00	2,000 00
			5,500 00	7,500 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		**1919-20.**	1918-19.
		(*t*) Post Office Department.	$ cts.	$ cts.
1	1	Deputy Head	6,000 00	5,000 00
1	1	H. B. Verret, Assistant Deputy Postmaster General	4,500 00	4,000 00
1	1	Superintendent Mail Contracts	5,000 00	4,500 00
1	1	Controller Railway Mail Service	4,000 00	3,900 00
1	1	Controller Postal Stores	4,000 00	3,900 00
1	1	Superintendent Staff Branch	4,000 00	3,500 00
12	12	First Division, Subdivision A:— 3 at $4,000: 1 at $3,800; 2 at $3,500; 2 at $3,400; 1 at $3,200; 1 at $3,150; 1 at $3,100; 1 at $3,000	42,050 00	42,350 00
31	31	First Division, Subdivision B:— 7 at $2,800; 8 at $2,700; 10 at $2,600; 2 at $2,500; 2 at $2,300; 2 at $2,200	81,200 00	80,460 00
54	53	Second Division, Subdivision A:— 16 at $2,100; 17 at $2,050; 11 at $2,000; 3 at $1,950; 2 at $1,900; 5 at $1,800	109,100 00	104,050 00
123	123	Second Division, Subdivision B:— 13 at $1,600; 4 at $1,550; 1 at $1,500; 55 at $1,450; 5 at $1,400; 3 at $1,350; 42 at $1,300	173,900 00	160,100 00
196	196	Third Division, Subdivision A:— 76 at $1,300; 18 at $1,250; 24 at $1,200; 44 at $1,150; 2 at $1,100; 27 at $1,050; 5 at $1,000	236,250 00	234,850 00
177	177	Third Division, Subdivision B:— 10 at $1,000; 15 at $950; 23 at $900; 59 at $850; 38 at $800; 2 at $750; 19 at $700; 10 at $650; 1 at $600	147,400 00	145,200 00
177	177	Messengers, Porters, Packers and Sorters:— 54 at $1,000; 10 at $950; 34 at $900; 52 at $850; 4 at $800; 2 at $750; 18 at $700; 1 at $650; 1 at $600	156,850 00	151,600 00
		Allowance for Private Secretary	600 00	600 00
		Provisional Allowance	4,920 00	4,920 00
776	775	*Contingencies.*	979,776 00	948,870 00
		Clerical and other assistance, including $50 a year to pay W. Cooch for inspecting letter carriers' boots	48,000 00	48,000 00
		Printing and stationery	57,000 00	57,000 00
		Sundries	20,000 00	20,000 00
			125,000 00	125,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(a) Department of Trade and Commerce.	$ cts.	$ cts.
1	1	Deputy Minister	6,000 00	5,000 00
1	1	Commissioner of Commerce	6,000 00	6,000 00
3	2	First Division, Subdivision A :—		
		1 at $3,975; 1 at $3,875; 1 at $2,800.	10,650 00	7,650 00
8	5	First Division, Subdivision B :—		
		2 at $2,800; 1 at $2,700; 1 at $2,500; 1 at $2,475; 1 at $2,200; 2 at $2,100.	19,675 00	12,500 00
10	3	Second Division, Subdivision A :—		
		2 at $2,100; 1 at $2,000; 1 at $1,875; 1 at $1,825; 1 at $1,800. 1 at $1,650; 3 at $1,600	18,150 00	5,700 00
9	7	Second Division, Subdivision B :—		
		1 at $1,600; 2 at $1,450; 1 at $1,425; 1 at $1,325; 2 at $1,200; 2 at $1,000	11,650 00	9,250 00
13	8	Third Division, Subdivision A :—		
		3 at $1,300; 1 at $1,200; 1 at $1,100; 2 at $1,050; 6 at $1,000	14,300 00	8,500 00
19	12	Third Division, Subdivision B:—		
		1 at $1,000; 1 at $962.50; 4 at $900; 1 at $837.50; 1 at $825; 2 at $800; 1 at $787.50; 1 at $687.50; 2 at $675; 1 at $662.50; 4 at $600	14,712 50	7,975 00
3	3	Messengers :—		
		3 at $1,000	3,000 00	2,962 50
		Allowance for Private Secretary	600 00	600 00
67	42		104,737 50	66,137 50
		Dominion Bureau of Statistics.		
4	3	First Division, Subdivision A :—		
		1 at $4,000; 1 at $3,400; 1 at $3,200; 1 at $2,800	13,400 00	10,375 00
4	4	First Division, Subdivision B :—		
		1 at $2,800; 1 at $2,650; 1 at $2,275; 1 at $2,200	9,925 00	9,625 00
8	7	Second Division, Subdivision A :—		
		4 at $2,100; 1 at $1,925; 1 at $1,675; 2 at $1,650	15,300 00	14,025 00
9	9	Second Division, Subdivision B :—		
		1 at $1,550; 1 at $1,450; 1 at $1,400; 1 at $1,350; 2 at $1,275; 3 at $1,000	11,300 00	11,575 00
14	14	Third Division, Subdivision A :—		
		1 at $1,300; 3 at $1,250; 2 at $1,200; 3 at $1,150; 1 at $1,112.50; 1 at $1,100; 3 at $1,000	16,112 50	15,762 50
52	36	Third Division, Subdivision B :—		
		6 at $1,000; 2 at $987.50; 1 at $900; 1 at $862.50; 13 at $837.50; 6 at $825; 3 at $725; 1 at $712.50; 1 at $687.50; 1 at $650; 5 at $700; 12 at $600	40,500 00	28,637 50
2	2	Messengers :—		
		2 at $850	1,700 00	1,600 00
93	75		168,237 50	91,600 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(*u*) DEPARTMENT TRADE AND COMMERCE—*Continued.*	$ cts.	$ cts
		Laboratory Branch.		
1	1	First Division, Subdivision A:	4,000 00	3,900 00
6	6	First Division, Subdivision B:— 5 at $2,575; 1 at $2,360	15,175 00	14,575 00
12	14	Second Division, Subdivision A:— 3 at $1,950; 4 at $1,775; 1 at $1,750; 1 at $1,700; 3 at $1,600	21,200 00	23,775 00
4	3	Second Division, Subdivision B:— 1 at $1,550; 2 at $1,450; 1 at $1,000	5,450 00	4,000 00
3	2	Third Division, Subdivision A:— 1 at $1,300; 1 at $1,100; 1 at $1,000	3,400 00	2,350 00
1	1	Third Division, Subdivision B	900 00	900 00
1	1	Lower Grade	600 00	600 00
28	28		50,725 00	*a*50,100 00
		Electricity and Gas Inspection Branch.		
1	1	First Division, Subdivision A	3,800 00	3,700 00
1	2	First Division, Subdivision B	2,675 00	5,375 00
1	1	Second Division, Subdivision A	1,850 00	1,850 00
2	1	Second Division, Subdivision B:— 1 at $1,325; 1 at $1,300	2,625 00	1,000 00
3	3	Third Division, Subdivision A:— 2 at $1,300; 1 at $1,250	3,850 00	3,800 00
1	1	Third Division, Subdivision B	600 00	600 00
.....	1	*Lower Grade*	.....	600 00
9	10		15,400 00	*a*16,925 00
		Weights and Measures Branch.		
1	1	First Division, Subdivision A	3,300 00	3,200 00
1	.....	First Division, Subdivision B	2,100 00	.....
1	1	Second Division, Subdivision A	1,800 00	1,700 00
4	2	Second Division, Subdivision B:— 1 at $1,600; 1 at $1,350; 2 at $1,000	4,950 00	2,250 00
4	2	Third Division, Subdivision A:— 2 at $1,300; 2 at $1,000	4,600 00	2,500 00
1	1	Third Division, Subdivision B	850 00	850 00
1	1	Mechanic	1,000 00	1,200 00
1	.....	Messenger	1,000 00	
	2	*Lower Grades*	.....	1,200 00
14	10		19,600 00	*a*12,900 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(*n*) DEPARTMENT OF TRADE AND COMMERCE—*Continued.*	$ cts.	$ cts.
		Patents, Trade-marks and Copyrights Branch.		
1	.....	Solicitor of Patents and Copyrights	6,000 00	
2	2	First Division, Subdivision A :— 1 at $3,925; 1 at $3,500	7,425 00	7,225 00
7	7	First Division, Subdivision B :— 4 at $2,600; 3 at $2,300	17,300 00	16,600 00
14	13	Second Division, Subdivision A :— 4 at $2,100; 1 at $2,050; 1 at $2,025; 1 at $2,000; 1 at $1,975; 1 at $1,925; 2 at $1,875; 1 at $1,825; 1 at $1,650; 1 at $1,600	27,200 00	24,475 00
11	11	Second Division, Subdivision B :— 2 at $1,600; 1 at $1,575; 1 at $1,450; 3 at $1,400; 2 at $1,300; 1 at $1,200; 1 at $1,000	15,225 00	14,450 00
15	15	Third Division, Subdivision A :— 5 at $1,300; 4 at $1,250; 3 at $1,200; 1 at $1,162.50; 2 at $1,150	18,562 50	18,062 50
30	20	Third Division, Subdivision B :— 2 at $1,000; 1 at $987.50; 1 at $975; 1 at $962.50; 2 at $887.50; 3 at $862.50; 3 at $850; 1 at $825; 2 at $812.50; 1 at $762.50; 1 at $737.50; 1 at $662.50; 1 at $637.50; 3 at $800; 7 at $6 0	23,687 50	16,300 00
3	1	Messengers and Packers :— 1 at $650; 2 at $600	1,850 00	600 00
83	69		117,250 00	*b* 97,712 50
		RECAPITULATION.		
67	42	Main Office	104,737 50	66,137 50
93	75	Dominion Bureau of Statistics Branch	108,237 50	91,600 00
28	28	Laboratory Branch	50,725 00	50,100 00
9	10	Electricity and Gas Inspection Branch	15,400 00	16,925 00
14	10	Weights and Measures Branch	19,600 00	12,900 00
83	70	Patents, Trade-marks and Copyrights Branch	117,250 00	97,712 50
294	235	Grand total	415,950 00	335,375 00
		Contingencies.		
		Clerical and other assistance	12,500 00	2,000 00
		Printing and stationery	16,500 00	8,000 00
		Sundries	9,000 00	5,000 00
		See notes next page.	38,000 00	15,000 00

III—CIVIL GOVERNMENT—*Continued.*

Department of Trade and Commerce—*Concluded.*

Note *(a)*—The undermentioned salaries of the officers and clerks of the Laboratory Branch, the Electricity and Gas Inspection Branch, and the Weights and Measures Branch, were voted in the Estimates of the Department of Inland Revenue for 1918-19—Now transferred to the Department of Trade and Commerce.

Estimates Department of Inland Revenue 1918-19.

Laboratory Branch.

1	First Division, Subdivision A	$ 3,900 00
6	First Division, Subdivision B, 5 at $2,475, 1 at $2,200	14,575 00
14	Second Division, Subdivision A, 4 at $1,850, 1 at $1,800, 1 at $1,675, 1 at $1,650, 2 at $1,625, 5 at $1,600	23,775 00
3	Second Division, Subdivision B, 2 at $1,350, 1 at $1,300	4,000 00
2	Third Division, Subdivision A, 1 at $1,300, 1 at $1,050	2,350 00
1	Third Division, Subdivision B	900 00
1	Lower grade	600 00
28		$ 50,100 00

Electricity and Gas Inspection Branch.

1	First Division, Subdivision A	$ 3,700 00
2	First Division, Subdivision B, 1 at $2,800, 1 at $2,575	5,375 00
1	Second Division, Subdivision A	1,850 00
1	Second Division, Subdivision B	1,000 00
3	Third Division, Subdivision A, 2 at $1,300, 1 at $1,200	3,800 00
1	Third Division, Subdivision B	600 00
1	Lower grade	600 00
10		$ 16,925 00

Weights and Measures Branch.

1	First Division, Subdivision A	$ 3,200 00
1	Second Division, Subdivision A	1,700 00
2	Second Division, Subdivision B, 1 at $1,250, 1 at $1,000	2,250 00
2	Third Division, Subdivision A, 1 at $1,300, 1 at $1,200	2,500 00
1	Third Division, Subdivision B	850 00
1	Mechanic	1,200 00
2	Lower grade	1,200 00
10		$ 12,900 00

Note *(b)*—The undermentioned salaries of the officers and clerks of the Patents, Trade Marks and Copyrights Branch were included in the Estimates of the Department of Agriculture for 1918-19—Now transferred to the Department of Trade and Commerce.

Estimates Department of Agriculture 1918-19.

2	First Division, Subdivision A, 1 at $3,825, 1 at $3,400	$ 7,225 00
7	First Division, Subdivision B, 4 at $2,500, 3 at $2,200	16,600 00
13	Second Division, Subdivision A, 1 at $2,050, 1 at $2,025, 2 at $2,000, 1 at $1,950, 1 at $1,925, 2 at $1,900, 1 at $1,825, 1 at $1,800, 1 at $1,775, 1 1 at $1,725, 1 at $1,600	24,475 00
11	Second Division, Subdivision B, 2 at $1,600, 1 at $1,500, 1 at $1,350, 2 at $1,300, 2 at $1,200, 1 at $1,100, 1 at $1,000	14,450 00
15	Third Division, Subdivision A, 5 at $1,300, 4 at $1,200, 3 at $1,150, 1 at $1,112.50, 2 at $1,100	18,062 50
20	Third Division, Subdivision B, 2 at $1,000, 2 at $950, 1 at $912.50, 2 at $850, 3 at $812.50, 4 at $800, 2 at $762.50, 1 at $712.50, 1 at $612 50, 1 at $600	16,300 00
1	Messengers and packers	600 00
69		$ 97,712 50

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919 20.	1918-19.		**1919-20.**	1918-19.
		(*c*) Department of Labour.	$ cts.	$ cts.
1	1	Deputy Head	6,000 00	5,000 00
3	2	First Division, Subdivision A :— 1 at $3,500; 1 at $2,975; 1 at $2,800	9,275 00	5,675 00
5	2	First Division, Subdivision B :— 1 at $2,500; 1 at $2,225 3 at $2,100	11,025 00	4,225 00
13	7	Second Division, Subdivision A :— 3 at $2,100; 1 at $1,875; 2 at $1,750; 7 at $1,600	22,875 00	12,800 00
14	11	Second Division, Subdivision B :— 2 at $1,600; 1 at $1,325; 2 at $1,275; 2 at $1,250; 1 at $1,225; 3 at $1,200; 1 at $1,175; 1 at $1,150; 1 at $1,000	17,725 00	12,575 00
9	6	Third Division, Subdivison A :— 1 at $1,300; 1 at $1,125; 1 at $1,075; 1 at $1,062.50; 5 at $1,000	9,562 50	6,800 00
15	10	Third Division, Subdivision B :— 1 at $1,000; 1 at $862.50; 1 at $850; 1 at $837.50; 1 at $725; 1 at $687.50; 2 at $662.50; 1 at $637.50; 2 at $625; 4 at $600	10,575 00	7,062 50
4	3	Messengers :— 2 at $1,000; 1 at $837.50; 1 at $600	3,437 50	2,787 50
1	1	Packer and Sorter	812 50	762 50
		Allowance for Private Secretary	600 00	600 00
65	43		91,887 50	58,287 50
		Contingencies.		
		Clerical and other assistance	3,000 00	1,000 00
		Printing and stationery	8,500 00	7,000 00
		Sundries	8,500 00	7,000 00
			20,000 00	15,000 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		**1919-20.**	1918-19.
		(*v*) High Commissioner's Office, London.	$ cts.	$ cts.
1	1	Secretary	6,000 00	6,000 00
2	2	First Division, Subdivision A :—		
		2 at $3,000	6,000 00	5,800 00
1	1	First Division, Subdivision B	2,400 00	2,300 00
3	3	Second Division, Subdivison A :—		
		2 at $2,100 ; 1 at $1,950	6,150 00	5,900 00
2	2	Third Division, Subdivision A :—1 at $1,100 ; 1 at $1,000	2,100 00	2,000 00
1	1	Third Division, Subdivision B	650 00	600 00
10	10	*Contingencies.*	23,300 00	22,600 00
		Clerical assistance, rent and insurance on office, income tax, fuel, light, stationery, etc., and the amount of $2,000 required towards the contingent expenses (water, light, fuel, carriage hire, and railway fare) of the High Commissioner, including income tax on the salary of the High Commissioner	57,863 00	53,151 00
		Allowance in lieu of house and furniture	5,000 00	5,000 00
			62,863 00	58,151 00
		Departments Generally—Transferred to Rents, Repairs, Furniture, Heating, etc., Public Works—Income.		
		Contingencies—Care and cleaning of Departmental buildings, including amount of $100 to E. Snowdon for firing noon gun		310,000 00
		General Consulting Engineer.—Service discontinued.		
	1	*General Consulting Engineer to Dominion Government and Chief Engineer Western Division National Transcontinental Railway*		6,000 00
	1	*Second Division, Subdivision A*		1,600 00
	2			7,600 00
		Contingencies.		
		Printing, stationery and sundries		150 00

SESSIONAL PAPER No. 3

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		**1919-20.**	1918-19.
		(z) DEPARTMENT OF INSURANCE.	$ cts.	$ cts.
–	–	Superintendent of Insurance—Additional to salary authorized by 7-8 Edw. VII, Chap. 69	1,000 00	
3	2	First Division, Subdivision A :— 2 at $3,200 ; 1 at $3,000	9,400 00	6,200 00
3	4	First Division, Subdivision B :— 1 at $2,800 ; 1 at $2,600 ; 1 at $2,500	7,900 00	10,300 00
1	1	Second Division, Subdivision A	2,000 00	1,900 00
8	8	Second Division, Subdivision B :— 1 at $1,400 ; 1 at $1,375 ; 1 at $1,300 ; 2 at $1,225 ; 1 at $1,212.50 ; 1 at $1,200 ; 1 at $1,000	9,937 50	9,137 50
4	3	Third Division, Subdivision A :— 2 at $1,150 ; 1 at $1,050 ; 1 at $1,000	4,350 00	3,200 00
6	8	Third Division, Subdivision B :— 1 at $850 ; 2 at $750 ; 1 at $687.50 ; 2 at $650	4,337 50	5,837 50
1	1	Messenger	1,000 00	975 00
26	27		39,925 00	37,550 00
		Contingencies.		
		Printing, binding and stationery, including cost of annual reports	26,000 00	21,000 00
		Sundries, including travelling expenses	7,000 00	6,500 00
		Valuation of securities held by insurance companies	5,000 00	5,000 00
		Appropriations not required for 1919-20		5,000 00
			38,000 00	37,500 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		**1919-20.**	1918-19.
		(*a*) Department of External Affairs.	$ cts.	$ cts.
1	1	Deputy Head	6,000 00	5,000 00
3	3	First Division, Subdivision A :— 1 at $4,000 ; 1 at $3,575 ; 1 at $3,000	10,575 00	10,375 00
3	3	First Division, Subdivision B :— 2 at $2,800 ; 1 at $2,250	7,850 00	7,750 00
1	1	Second Division, Subdivision A	1,750 00	1,650 00
2	2	Second Division, Subdivision B :— 1 at $1,450 ; 1 at $1,000	2,450 00	2,350 00
12	10	Third Division, Subdivision A :— 1 at $1,300 ; 2 at $1,150 ; 1 at $1,112.50 ; 1 at $1,050 ; 3 at $1,012.50 ; 4 at $1,000	12,800 00	9,912 50
4	8	Third Division, Subdivision B :— 1 at $1,000 ; 1 at $800 ; 2 at $600	3,000 00	6,450 00
5	5	Messengers :— 3 at $1,000 ; 1 at $850 ; 1 at $600	4,450 00	4,450 00
		Allowances for Private Secretaries	1,200 00	1,200 00
31	33		50,075 00	49,137 50
		Contingencies.		
		Printing and stationery	8,000 00	8,000 00
		Sundries	7,500 00	7,500 00
			15,500 00	15,500 00
		(*b*) Office of the Commission of Conservation.		
1	1	Assistant to Chairman	6,000 00	6,000 00
2	1	First Division, Subdivision A :— 1 at $3,400 ; 1 at $2,800	6,200 00	3,300 00
4	4	First Division, Subdivision B :— 2 at $2,800 ; 1 at $2,600 ; 1 at $2,100	10,300 00	10,900 00
4	5	Second Division, Subdivision A :— 1 at $2,100 ; 1 at $2,000 ; 1 at $1,150 ; 1 at $1,100	6,350 00	8,225 00
6	4	Third Division, Subdivision A :— 2 at $1,150 ; 2 at $1,100 ; 1 at $1,050 ; 1 at $1,000	6,550 00	4,300 00
6	7	Third Division, Subdivision B :— 4 at $1,000 ; 1 at $850 ; 1 at $750	5,600 00	6,325 00
2	3	Messengers and Packers :— 2 at $850	1,700 00	2,450 00
25	25		42,700 00	40,500 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(*c*) Department of Public Archives.	$ cts.	$ cts.
1	1	Deputy Minister and Archivist	6,000 00	5,000 00
2	2	First Division, Subdivision A :— 1 at $4,000 ; and 1 at $3,300	7,300 00	7,100 00
4	4	First Division, Subdivision B :— 1 at $2,700 ; 1 at $2,600 ; 1 at $2,300 ; 1 at $2,200	9,800 00	9,400 00
4	5	Second Division, Subdivision A :— 3 at $2,050 ; 1 at $1,950	8,100 00	9,787 50
7	5	Second Division, Subdivision B :— 1 at $1,690 ; 3 at $1,125 : 1 at $1,400 ; 2 at $1,300	8,975 00	6,500 00
9	9	Third Division, Subdivision A :— 2 à $1,300 ; 7 à $1,250	11,350 00	10,800 00
3	4	Messengers, Packers and Sorters. 2 at $1,050 ; 1 at $850	2,950 00	3,350 00
30	30		54,475 00	51,937 50
		Board of Historical Publications.		
1	1	Chairman	5,000 00	5,000 00
1	1	Second Division, Subdivision B.	1,500 00	1,400 00
1	1	Third Division, Subdivision B.	762 50	650 00
3	3		7,262 50	7,050 00
33	33	Grand Total	61,737 50	58,987 50
		Contingencies.		
		Printing and stationery—Archives	5,000 00	5,000 00
		Sundries—Archives	2,500 00	2,500 00
		Sundries—Historical Publications	1,000 00	1,000 00
			8,500 00	8,500 00

III—CIVIL GOVERNMENT—*Continued.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(*d*) Department of Soldiers' Civil Re-establishment.	$ cts.	$ cts.
1	.....	Deputy Minister	6,000 00	
3	4	First Division, Subdivision A :— 1 Assistant Deputy Minister and Secretary at $4,000 ; 1 Solicitor at $4,000 ; 1 Superintendent of Expenditure at $3,500	11,500 00	15,500 00
6	5	First Division, Subdivision B :— 1 Assistant Secretary at $2,525 ; 1 Accountant at $2,500 ; 4 at $2,100	13,425 00	10,900 00
10	10	Second Division, Subdivision A :— 10 at $1,600	16,000 00	16,000 00
10	10	Second Division, Subdivision B :— 10 at $1,000	10,000 00	10,000 00
10	10	Third Division, Subdivision A :— 1 at $1,300 ; 9 at $1,000	10,300 00	10,000 00
5	5	Third Division, Subdivision B :— 1 at $975 ; 4 at $600	3,375 00	3,000 00
		Allowance for Private Secretary	600 00	600 00
45	45		71,200 00	66,000 00
		Contingencies.		
		Sundries	25,000 00	25,000 00

III—CIVIL GOVERNMENT—*Concluded.*

Number.		Department.	Salaries.	
1919-20.	1918-19.		1919-20.	1918-19.
		(*c*) Civil Service Commission.	$ cts.	$ cts.
3	3	Commissioners :— Chairman at $6,000 ; 2 at $5,000	16,000 00	16,000 00
1	1	First Division, Subdivision A :—Secretary	4,000 00	3,800 00
1	.....	First Division, Subdivision B :— Chief of Organization Branch at $2,800	2,800 00	
7	6	Second Division, Subdivision A :— 3 at $2,100 ; 1 at $2,050 ; 1 at $2,000 ; 1 at $1,650 ; 1 at $1,600	13,600 00	11,300 00
5	3	Second Division, Subdivision B :— 1 at $1,500 ; 1 at $1,275 ; 1 at $1,250 ; 2 at $1,200	6,425 00	3,175 00
17	5	Third Division, Subdivision A :— 1 at $1,250 ; 1 at $1,225 ; 2 at $1,150 ; 6 at $1,100 ; 7 at $1,050	18,725 00	5,475 00
22	10	Third Division, Subdivision B :— 1 at $850 ; 1 at $837.50 ; 1 at $800 ; 5 at $750 ; 1 at $737.50 ; 1 at $637.50 ; 1 at $625 ; 2 at $612.50; 9 at $600	14,862 50	6,575 00
5	2	Lower Grades :— 1 at $787.50; 1 at $700 ; 1 at $650 ; 2 at $600	3,337 50	1,337 50
61	30		79,750 00	47,662 50
		Contingencies.		
		Amount required to pay temporary examiners and to meet the cost of holding the different examinations required by law, including amount required for extra clerical assistance	30,000 00	30,000 00
		Printing and stationery	10,000 00	6,000 00
		Sundries	5,000 00	5,000 00
		Advertising in connection with special positions to be filled by competition	15,000 00	
			60,000 00	41,000 00

SESSIONAL PAPER No. 3

IV—ADMINISTRATION OF JUSTICE.

Amount to be voted.....$85,883.34

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
	(A) Expenditure for which Votes are Required.	$ cts.	$ cts.	$ cts.	$ cts.
31	Miscellaneous expenditure	10,000 00	10,000 00		
	Living allowance for Judge of Atlin District, B.C.	1,200 00	1,200 00		
	Supreme Court of Canada.				
32	Contingencies and disbursements, salaries of officers (Sheriffs, etc.), books, magazines, etc., for Judges, not exceeding $300	7,500 00	7,500 00		
	Law books and books for reference for Library and binding of same	8,000 00	8,000 00		
	Appropriations not required for 1919-20		500 00		500 00
	Exchequer Court of Canada.				
33	Contingencies—Judges' travelling expenses, remuneration to Sheriffs, etc., printing, stationery, etc., and $150 for Judges' books	6,000 00	6,000 00		
	Publication of Reports by contract	2,000 00	2,000 00		
	Miscellaneous expenses, Exchequer Court in Admiralty	500 00	500 00		
	Salary of Marshal in Admiralty, Quebec	333 34	333 34		
	To Chas. Morse, for furnishing reports of Exchequer Court decisions to legal periodicals	50 00	50 00		
	Printing, binding and distributing Exchequer Court Reports	1,000 00		1,000 00	
	Yukon Territory.				
34	Travelling allowance of Judge	500 00	500 00		
	Living allowance of Judge	5,000 00	5,000 00		
	Salaries Territorial Court, Sheriff and clerk, $4,000 each; stenographer, $2,000	10,000 00	12,000 00		2,000 00
	Living allowances of Court officers and Police Magistrate	6,800 00	8,600 00		1,800 00
	Fees and expenses of witnesses, jurors and interpreters in criminal trials	5,000 00	5,000 00		
	Maintenance and transport of prisoners	14,000 00	14,000 00		
	Miscellaneous expenditure	8,000 00	8,000 00		
		85,883 34	89,183 34		3,300 00

SESSIONAL PAPER No. 3

IV—ADMINISTRATION OF JUSTICE—*Continued.*

Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
(B) EXPENDITURE AUTHORIZED BY STATUTE.	$ cts.	$ cts.	$ cts.	$ cts.
Supreme Court of Canada.				
Salary of Chief Justice	10,000 00	10,000 00		
" 5 Judges at $9,000	45,000 00	45,000 00		
Exchequer Court of Canada.				
Salary of Judge	8,000 00	8,000 00		
" Assistant Judge	6,000 00	6,000 00		
" 6 Local Judges in Admiralty	5,400 00	5,400 00		
Travelling allowances, Admiralty Judges	400 00	400 00		
Province of Ontario.				
Supreme Court—Appellate Division—				
Salary of Chief Justice	8,000 00	8,000 00		
" 4 Judges at $7,000	28,000 00	28,000 00		
Supreme Court—High Court Division—				
Salary of Chief Justice of King's Bench	8,000 00	8,000 00		
" Chief Justice of the Exchequer	8,000 00	8,000 00		
" Chief Justice of the Common Pleas	8,000 00	8,000 00		
" 11 Judges at $7,000	77,000 00	77,000 00		
County Courts				
Salary of 75 Judges and Junior Judges of County and District Courts, 1 at $3,500, 74 at $3,000	225,500 00	225,500 00		
Travelling allowances	26,000 00	26,000 00		
Province of Quebec.				
Court of King's Bench—				
Salary of Chief Justice	8,000 00	8,000 00		
" 5 Judges at $7,000	35,000 00	35,000 00		
Superior Court—				
Salary of Chief Justice	8,000 00	8,000 00		
" Acting Chief Justice at Montreal	8,000 00	8,000 00		
" 26 Judges at $7,000, 15 at $5,000	257,000 00	257,000 00		
Circuit Court, Montreal—				
Salary of 4 Judges, 1 at $5,000, 3 at $4,500	18,500 00	18,500 00		
Travelling allowances	20,000 00	20,000 00		
Province of Nova Scotia.				
Supreme Court—				
Salary of Chief Justice	7,000 00	7,000 00		
" 6 Judges at $6,000	36,000 00	36,000 00		
" Judge of Court of Divorce	500 00	500 00		
County Courts—				
Salary of 7 Judges, 1 at $3,500, 6 at $3,000	21,500 00	21,500 00		
Travelling allowances	5,000 00	5,000 00		
Carried forward	887,800 00	887,800 00		

IV—ADMINISTRATION OF JUSTICE—*Continued.*

Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
(B) EXPENDITURE AUTHORIZED BY STATUTE—*Con.*	$ cts.	$ cts.	$ cts.	$ cts.
Brought forward	887,800 00	887,800 00		
Province of New Brunswick.				
Court of Appeal—				
Salary of Chief Justice	7,000 00	7,000 00		
" 2 Judges at $6,000	12,000 00	12,000 00		
Court of King's Bench—				
Salary of Chief Justice	7,000 00	7,000 00		
" 3 Judges $6,000	18,000 00	18,000 00		
" Judge of Court of Divorce	500 00	500 00		
County Courts—				
Salary of 6 Judges, 1 at $3,500, 5 at $3,000	18,500 00	18,500 00		
Travelling allowances	8,000 00	8,000 00		
Province of Manitoba.				
Court of Appeal—				
Salary of Chief Justice	8,000 00	8,000 00		
" 4 Judges at $7,000	28,000 00	28,000 00		
Court of King's Bench—				
Salary of Chief Justice	7,000 00	7,000 00		
" 5 Judges at $6,000	30,000 00	30,000 00		
County Courts—				
Salary of 10 Judges at $3,000	30,000 00	30,000 00		
Travelling allowances	5,000 00	5,000 00		
Province of British Columbia.				
Court of Appeal—				
Salary of Chief Justice	8,000 00	8,000 00		
" 4 Judges at $7,000	28,000 00	28,000 00		
Supreme Court—				
Salary of Chief Justice	7,000 00	7,000 00		
" 5 Judges at $6,000	30,000 00	30,000 00		
County Courts—				
Salaries of 13 Judges at $3,000	39,000 00	39,000 00		
Travelling allowances	18,000 00	17,000 00	1,000 00	
Province of Prince Edward Island.				
Supreme Court—				
Salary of Chief Justice	6,000 00	6,000 00		
" Master of Rolls and Vice Chancellor $5,200 each	10,400 00	10,400 00		
County Courts—				
Salary of 3 Judges, 1 at $3,500, 2 at $3,000	9,500 00	9,500 00		
Travelling allowances	1,500 00	1,500 00		
Province of Saskatchewan.				
Court of Appeal—				
Salary of Chief Justice	8,000 00	8,000 00		
" 3 Judges at $7,000	21,000 00	21,000 00		
King's Bench—				
Salary of Chief Justice	7,000 00	7,000 00		
" 6 Judges at $6,000	36,000 00	36,000 00		
District Courts—				
Salary of 17 Judges at $3,000	51,000 00	51,000 00		
Travelling allowances	9,000 00	9,000 00		
Carried forward	1,356,200 00	1,355,200 00	1,000 00	

IV—ADMINISTRATION OF JUSTICE—*Concluded.*

Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
	$ cts.	$ cts.	$ cts.	$ cts.
Brought forward	1,356,200 00	1,355,200 00	1,000 00	
Province of Alberta.				
Supreme Court—				
Salary of Chief Justice	7,000 00	7,000 00		
" 8 Judges at $6,000	48,000 00	48,000 00		
District Courts—				
Salary of 11 Judges at $3,000	33,000 00	33,000 00		
Travelling allowances	15,000 00	14,000 00	1,000 00	
Yukon Territory.				
Territorial Court—				
Salary of Judge	5,000 00	5,000 00		
Police Court—				
Salary of Magistrate at Whitehorse	4,000 00	4,000 00		
	1,468,200 00	1,466,200 00	2,000 00	
SUMMARY.				
To be voted	85,883 34	89,183 34		13,300 00
Authorized by Statute	1,468,200 00	1,466,200 00	2,000 00	
	1,554,083 34	1,555,383 34		1,300 00

V—DOMINION POLICE.

Amount to be voted.....$187,000 00

No. of Vote.	—	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts
35	Amount required	187,000 00	149,607 10	37,392 90	

VI—PENITENTIARIES.

Amount to be voted..... $966,700 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
36	Kingston	239,800 00	213,000 00	26,800 00	
	St. Vincent de Paul	203,100 00	203,100 00		
	Dorchester	118,800 00	108,800 00	10,000 00	
	Manitoba	84,000 00	94,800 00		10,800 00
	British Columbia	97,500 00	135,500 00		38,000 00
	Alberta	90,800 00	99,300 00		8,500 00
	Saskatchewan	96,500 00	101,000 00		4,500 00
	General	36,200 00	36,100 00	100 00	
		966,700 00	991,600 00		24,900 00
	KINGSTON.				
	Salaries and retiring allowances	96,800 00	96,800 00		
	Uniforms and mess	6,000 00	6,000 00		
	Maintenance of convicts	44,000 00	44,000 00		
	Discharge expenses	5,000 00	5,000 00		
	Working expenses	60,000 00	38,200 00	21,800 00	
	Industries	12,000 00	12,000 00		
	Lands, buildings and equipment	15,000 00	10,000 00	5,000 00	
	Miscellaneous	1,000 00	1,000 00		
		239,800 00	213,000 00	26,800 00	
	ST. VINCENT DE PAUL.				
	Salaries and retiring allowances	82,600 00	82,600 00		
	Uniforms and mess	5,000 00	5,000 00		
	Maintenance of convicts	42,000 00	42,000 00		
	Discharge expenses	4,000 00	4,000 00		
	Working expenses	45,000 00	40,000 00	5,000 00	
	Industries	10,000 00	10,000 00		
	Lands, buildings and equipment	13,500 00	18,500 00		5,000 00
	Miscellaneous	1,000 00	1,000 00		
		203,100 00	203,100 00		
	DORCHESTER.				
	Salaries and retiring allowances	54,000 00	54,000 00		
	Uniforms and mess	3,000 00	3,000 00		
	Maintenance of convicts	20,000 00	20,000 00		
	Discharge expenses	2,500 00	2,500 00		
	Working expenses	15,000 00	15,000 00		
	Industries	5,000 00	5,000 00		
	Lands, buildings and equipment	19,000 00	9,000 00	10,000 00	
	Miscellaneous	300 00	300 00		
		118,800 00	108,800 00	10,000 00	
	MANITOBA.				
	Salaries and retiring allowances	38,000 00	41,000 00		3,000 00
	Uniforms and mess	2,500 00	2,500 00		
	Special living allowance	3,500 00	4,000 00		500 00
	Maintenance of convicts	10,000 00	14,500 00		4,500 00
	Discharge expenses	2,000 00	2,500 00		500 00
	Working expenses	12,000 00	12,000 00		
	Industries	3,000 00	4,500 00		1,500 00
	Lands, buildings and equipment	12,000 00	12,500 00		500 00
	Miscellaneous	1,000 00	1,300 00		300 00
		84,000 00	94,800 00		10,800 00

VI—PENITENTIARIES—*Concluded.*

Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
BRITISH COLUMBIA.	$ cts.	$ cts.	$ cts.	$ cts.
Salaries and retiring allowances	50,000 00	56,000 00		6,000 00
Uniforms and mess	3,500 00	4,000 00		500 00
Special living allowance	4,500 00	5,500 00		1,000 00
Maintenance of convicts	15,000 00	25,000 00		10,000 00
Discharge expenses	2,000 00	3,000 00		1,000 00
Working expenses	7,000 00	15,000 00		8,000 00
Industries	4,500 00	6,000 00		1,500 00
Lands, buildings and equipment	10,000 00	20,000 00		10,000 00
Miscellaneous	1,000 00	1,000 00		
	97,500 00	135,500 00		38,000 00
ALBERTA.				
Salaries and retiring allowances	44,400 00	44,400 00		
Uniforms and mess	3,500 00	3,500 00		
Special living allowance	4,400 00	4,400 00		
Maintenance of convicts	13,000 00	15,000 00		2,000 00
Discharge expenses	1,500 00	2,000 00		500 00
Working expenses	5,000 00	6,000 00		1,000 00
Industries	5,000 00	5,000 00		
Lands, buildings and equipment	13,000 00	18,000 00		5,000 00
Miscellaneous	1,000 00	1,000 00		
	90,800 00	99,300 00		8,500 00
SASKATCHEWAN.				
Salaries and retiring allowances	39,000 00	40,000 00		1,000 00
Uniforms and mess	3,000 00	3,000 00		
Special living allowance	3,500 00	3,500 00		
Maintenance of convicts	9,000 00	10,000 00		1,000 00
Discharge expenses	1,000 00	1,500 00		500 00
Working expenses	14,000 00	15,000 00		1,000 00
Industries	6,000 00	7,000 00		1,000 00
Lands, buildings and equipment	20,000 00	20,000 00		
Miscellaneous	1,000 00	1,000 00		
	96,500 00	101,000 00		4,500 00
GENERAL.				
Office expenses	500 00	500 00		
Assistance to paroled and discharged convicts	300 00	300 00		
Salary, purchasing agent	3,400 00	3,300 00	100 00	
Office expenses, purchasing agent	2,000 00	2,000 00		
War-time bonus of $100 each to officers and employees whose salaries are $1,000 or less	30,000 00	30,000 00		
	36,200 00	36,100 00	100 00	

VII—LEGISLATION.

Amount to be voted.....$943,701 50

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
	(A) ESTIMATES OF EXPENDITURE FOR WHICH VOTES ARE REQUIRED.				
	Senate.				
37	Salaries, including Clerk of the Senate at $6,000, and contingent expenses	121,141 50	117,416 50	3,725 00	
	House of Commons.				
38	Salary of the Deputy Speaker	2,000 00	2,000 00		
	Salaries, including Clerk of the House of Commons at $6,000; Parliamentary Counsel at $6,000; Chief Clerk of Journals, Votes and Proceedings at $3,500; and hereby appointing L. P. Moreau at $1,400	200,925 00	197,250 00	3,675 00	
	Expenses of Committees, Sessional and extra Clerks, etc	62,350 00	62,350 00		
	Contingencies	56,235 00	78,050 00		21,815 00
	Publishing Debates	60,000 00	60,000 00		
	Estimates of the Sergeant-at-Arms	75,900 00	75,812 50	87 50	
		457,410 00	475,462 50		18,052 50
	Library of Parliament.				
39	Salaries, including General Librarian at $6,000; and Parliamentary Librarian at $6,000	37,650 00	35,200 00	2,450 00	
	Books for the General Library, including binding	18,000 00	18,000 00		
	Books for the Library of American History	1,000 00	1,000 00		
	Contingencies	12,500 00	12,500 00		
		69,150 00	66,700 00	2,450 00	
	General.				
40	Printing, printing paper and binding	250,000 00	300,000 00		50,000 00
	Printing, binding and distributing the annual statutes	21,000 00	26,000 00		5,000 00
	Contingent expenses in connection with the Voters' List	5,000 00	17,000 00		12,000 00
	Contingencies of the Clerk of the Crown in Chancery, including the employment of temporary help	5,000 00	5,000 00		
	Provincial Voters' Lists	15,000 00	15,000 00		
		296,000 00	363,000 00		67,000 00
	(B) AUTHORIZED BY STATUTE.				
	Senate.				
	Salary of the Speaker	4,000 00	4,000 00		
	Indemnity to Senators	240,000 00	240,000 00		
	Transportation expenses of Senators	5,000 00	5,000 00		
		249,000 00	249,000 00		
	House of Commons.				
	Salary of the Speaker	4,000 00	4,000 00		
	Indemnity to members, including additional indemnity to Leader of Opposition	594,500 00	594,500 00		
	Travelling allowances	12,000 00	12,000 00		
		610,500 00	610,500 00		

VII—LEGISLATION—*Continued.*

Number.		Details.	Salaries.		Compared with Estimates of 1918-19.	
1919-20.	1918-19.		1919-20.	1918-19.	Increase.	Decrease.
		SALARIES AND CONTINGENCIES OF THE SENATE.	$ cts.	$ cts.	$ cts.	$ cts.
		Officers of the Senate.				
1	1	Clerk of the Senate	6,000 00	5,000 00	1,000 00	
1	1	Deputy Clerk and First Clerk Assistant	3,700 00	3,600 00	100 00	
1	1	Law Clerk of the Senate	4,000 00	4,000 00		
1	1	Second Clerk Assistant, and Clerk of Petitions	3,700 00	3,600 00	100 00	
1	1	Gentleman Usher of the Black Rod	3,500 00	3,400 00	100 00	
1	1	Sergeant-at-arms	2,800 00	2,800 00		
		Committees Branch.				
1	1	Chief Clerk of Committees	2,950 00	2,850 00	100 00	
1	1	Clerk in Law Department	1,200 00	1,100 00	100 00	
1	1	Junior Clerk	1,100 00	1,050 00	50 00	
		Journals, Routine and Stationery Branch.				
1	1	Clerk of English Journals and Minutes of Proceedings	2,475 00	2,375 00	100 00	
1	1	Clerk of French Journals	1,950 00	1,850 00	100 00	
1	1	Assistant Clerk of Stationery	1,600 00	1,600 00		
		Accountant's Branch.				
1	1	Accountant	3,300 00	3,200 00	100 00	
		Post Office.				
1	1	Postmaster	2,100 00	2,000 00	100 00	
1	1	Assistant Postmaster	1,550 00	1,450 00	100 00	
		Translation Branch.				
1	1	Chief French Translator	3,000 00	2,900 00	100 00	
1	1	Second French Translator	2,800 00	2,700 00	100 00	
1	1	Third French Translator	2,150 00	2,050 00	100 00	
		Debates Branch.				
1	1	Editor of Debates	3,375 00	3,275 00	100 00	
1	1	Reporter	2,300 00	2,200 00	100 00	
1	1	Reporter	2,300 00	2,200 00	100 00	
		Miscellaneous Branch.				
1	1	Housekeeper and Superintendent of Messengers	1,600 00	1,600 00		
1	1	Curator of Reading Room	1,600 00	1,500 00	100 00	
1	1	Doorkeeper of the Senate	1,100 00	1,050 00	50 00	
1	1	Steward	1,300 00	1,300 00		
1	1	Wardrobe Keeper	1,300 00	1,300 00		
1	1	Permanent Messenger	1,300 00	1,300 00		
4	4	Permanent Messengers	4,200 00	4,000 00	200 00	
1	1	Night Watchman	1,050 00	1,000 00	50 00	
1	1	Fireman, 365 days at $2	730 00	730 00		
33	33	Carried forward	72,030 00	68,980 00	3,050 00	

VII—LEGISLATION—*Continued.*

Number.		Details.	Salaries.		Compared with Estimates of 1918-19.	
1919-20.	1918-19.		1919-20.	1918-19.	Increase.	Decrease.
		SALARIES AND CONTINGENCIES OF THE SENATE—*Concluded.*	$ cts.	$ cts.	$ cts.	$ cts.
33	33	Brought forward	72,030 00	68,980 00	3,050 00	
		Miscellaneous.				
		Pages	1,080 00	1,080 00		
		Sessional Messengers	4,950 00	4,950 00		
		Charwomen	4,924 00	4,924 00		
		Stationery	10,000 00	10,000 00		
		Newspapers and Periodicals for Reading Room	2,000 00	2,000 00		
		Postage and carriage of mails	1,000 00	1,000 00		
		Debates	12,000 00	10,325 00	1,675 00	
		Stenographers for Senators	2,550 00	2,550 00		
		Tradesmen's Accounts, etc	6,007 50	6,007 50		
		Clerical assistance to Leader of Opposition	600 00	600 00		
		Gratuity to George Holland	1,000 00	1,000 00		
		To provide an amount for the Speaker of the Senate in lieu of residence and attendants	3,000 00	1,500 00	1,500 00	
		Appropriations not required for 1919-20		2,500 00		2,500 00
			121,141 50	117,416 50	3,725 00	

VII—LEGISLATION—*Continued.*

Number.		Details.	Salaries.		Compared with Estimates of 1918-19.	
1919-20.	1918-19.		**1919-20.**	1918-19.	Increase.	Decrease.
		HOUSE OF COMMONS.	$ cts.	$ cts.	$ cts.	$ cts.
		Officers of the House.				
1	1	The Clerk	6,000 00	5,000 00	1,000 00	
1	1	First Division, Subdivision A :— Sergeant-at-Arms	2,925 00	2,800 00	125 00	
1	1	First Division, Subdivision A :— Assistant Clerk	3,375 00	3,275 00	100 00	
		Journals Branch.				
1	1	First Division, Subdivision A : 1 Chief Clerk of Journals, Votes and Proceedings at $3,500	3,500 00	3,100 00	400 00	
2	3	First Division, Subdivision B :— 1 at $2,475 ; 1 at $2,200	4,675 00	7,275 00		2,600 00
3	3	Second Division, Subdivision A :— 1 at $2,100 ; 1 at $2,000 ; 1 at $1,875.	5,975 00	5,775 00	200 00	
2	2	Second Division, Subdivision B :— 1 at $1,600 ; 1 at $1,250	2,850 00	2,750 00	100 00	
		Committees Branch.				
1	1	First Division, Subdivision A	3,900 00	3,800 00	100 00	
3	3	First Division, Subdivision B : 1 at $2,800 ; 2 at $2,675	8,150 00	7,950 00	200 00	
1	1	Second Division, Subdivision A	2,100 00	2,100 00		
1	1	Second Division, Subdivision B	1,600 00	1,550 00	50 00	
		Office of the Clerk of the Crown in Chancery.				
	1	First Division, Subdivision A	2,800 00	3,800 00		1,000 00
		First Division, Subdivision B	2,200 00		2,200 00	
	1	*Second Division, Subdivision A :—*		2,100 00		2,100 00
1	1	Second Division, Subdivision B	1,600 00	1,600 00		
		Translation Branch.				
		(a) *Hansard Division* :				
10	11	First Division, Subdivision B : 10 at $2,800	28,000 00	28,000 00		
3	3	Second Division, Subdivision A : 2 at $2,100, 1 at $1,675	5,875 00	5,775 00	100 00	
		(b) *House Division* :				
1	1	First Division, Subdivision A	3,000 00	2,900 00	100 00	
1	1	First Division, Subdivision B	2,800 00	2,800 00		
19	19	Second Division, Subdivision A :— 4 at $2,100 ; 7 at $2,025 ; 1 at $1,975; 4 at $1,950 ; 1 at $1,900 ; 1 at $1,875 ; 1 at $1,890	37,925 00	36,325 00	1,600 00	
54	56	Carried Forward	129,250 00	128,675 00	6,275 00	5,700 00

VII—LEGISLATION—*Continued.*

Number.		Details.	Salaries.		Compared with Estimates of 1918-19.	
1919-20.	1918-19		1919-20.	1918-19.	Increase.	Decrease.
		HOUSE OF COMMONS—*Continued.*	$ cts.	$ cts.	$ cts.	$ cts.
54	56	Brought forward...	129,250 00	128,675 00	6,275 00	5,700 00
		Reporting Branch.				
		(a) *Hansard Section* :				
2	2	First Division, Subdivision A : 1 at $3,375, 1 at $3,050...	6,425 00	6,225 00	200 00	
9	8	First Division, Subdivision B : 3 at $2,800, 3 at 2,725. 1 at $2,400, 1 at $2,250, 1 at $2,175	23,400 00	21,375 00	2,025 00	
		(b) *Committee Section* :				
3	4	Second Division, Subdivision A : 2 at $2,100, 1 at $1,600.....	5,800 00	8,175 00	.....	2,375 00
		Accountant's. Stationery and Blue Book Branch.				
		(a) *Accountant's Division* :				
1	1	First Division, Subdivision A :	3,150 00	3,050 00	100 00	
1	1	Second Division, Subdivision A :	2,100 00	2,000 00	100 00	
		(b) *Stationery Division* :				
1	1	First Division, Subdivision B :	2,800 00	2,700 00	100 00	
1	1	Second Division, Subdivision A :	2,000 00	1,900 00	100 00	
1	1	Second Division, Subdivision B :	1,600 00	1,600 00		
		(c) *Post Office and Blue Book Division* :				
1	1	First Division, Subdivision B :.....	2,800 00	2,800 00		
1	1	Second Division, Subdivision A :.....	2,025 00	1,925 00	100 00	
1	.....	Second Division, Subdivision B : 1, hereby appointing L. P. Moreau.....	1,400 00	.. . .	1,400 00	
1	1	Third Division, Subdivision A :	1,300 00	1,300 00		
		(d) *Reading Room Division* :				
1	1	Second Division, Subdivision A :.	2,025 00	1,925 00	100 00	
1	1	Not classified—.	1,000 00	1,000 00		
		Law Branch.				
1	1	Parliamentary Counsel.....	6,000 00	5,000 00	1,000 00	
2	2	First Division, Subdivision B : 1 at $2,800, 1 at $2,600	5,400 00	5,300 00	100 00	
1	1	Second Division, Subdivision B :.....	1,350 00	1,250 00	100 00	
1	1	Third Division, Subdivision A :	1,100 00	1,050 00	50 00	
84	85		200,925 00	197,250 00	3,675 00	....

VII—LEGISLATION—*Continued.*

Number.		Details.	Salaries.		Compared with Estimates of 1918-19.	
1919-20.	1918-19.		**1919-20.**	1918-19.	Increase.	Decrease.
		HOUSE OF COMMONS—*Continued.*	$ cts.	$ cts.	$ cts.	$ cts.
		Expenses of Committees, Extra Sessional Clerks, etc.				
1	1	Speaker's Secretary	600 00	600 00		
		Sessional Clerks.				
2	2	Chief Clerks at $5 per diem .. 1,500 00				
13	13	Permanent Sessional Clerks (Post Office etc.) at $5 per diem .. 9,750 00				
15	15	Permanent Sessional Clerks at $4 per diem .. 9,000 00				
2	2	Sessional Clerks at $5 per diem 1,500 00	21,750 00	21,750 00		
		Expenses of Committees, witnesses, etc.	10,000 00	10,000 00		
		To provide for a service of stenography and typewriting for the use of Members	30,000 00	30,000 00		
33	33		62,350 00	62,350 00		
		Contingencies.				
		Stationery, etc	35,000 00	35,000 00		
		Postage, telegrams and telephones	5,000 00	5,000 00		
		Newspapers and advertising	2,500 00	2,500 00		
		Two expresses between House and Government Printing Office	1,050 00	1,050 00		
		Miscellaneous (including clerical assistance to the Leader of the Opposition at $600 per Session)	5,260 00	5,260 00		
		Unforeseen Expenses—By order of the Board of Commissioners	1,000 00	1,000 00		
		To purchase for the use of Senators and Members of Parliament, 350 copies of the *Canadian Annual Review*, Edition of 1919	1,575 00	1,260 00	315 00	
		To provide an amount for the Speaker of the House of Commons in lieu of residence	3,000 00	2,250 00	750 00	
		To provide an amount for the Deputy Speaker of the House of Commons in lieu of apartments, 150 days at the rate of $5 per diem	750 00	750 00		
		To provide an amount for the Serjeant-at-Arms in lieu of residence	600 00	500 00	100 00	
		To provide for payment of allowance to the acting Deputy Serjeant-at-Arms	500 00	500 00		
		Appropriations not required for 1919-20		22,980 00		22,980 00
			56,235 00	78,050 00		21,815 00

VII—LEGISLATION—*Continued.*

Number.		Details.	Salaries.		Compared with Estimates of 1918-19.	
1919-20.	1918-19.		1919-20.	1918-19.	Increase.	Decrease.
		HOUSE OF COMMONS—*Concluded.*	$ cts.	$ cts.	$ cts.	$ cts.
		DEPARTMENT OF THE SERGEANT-AT-ARMS.				
1	1	Chief Messenger and Housekeeper	1,600 00	1,600 00		
1	1	Assistant Chief Messenger and Housekeeper	1,200 00	1,200 00		
1	1	Steward of Joint Restaurant	1,500 00	1,500 00		
1	1	Electrician	1,300 00	1,300 00		
6	6	Permanent Messengers: 6 at $1,000	6,000 00	5,950 00	50 00	
1	1	Bank Messenger and Assistant in office of Accountant	1,000 00	1,000 00		
1	1	Chief Doorkeeper	1,000 00	1,000 00		
2	2	Night Watchmen: 2 at $1,000	2,000 00	2,000 00		
2	2	House Carpenters: 2 at $1,000	2,000 00	2,000 00		
2	2	Doorkeepers: 2 at $3.50 per diem	1,050 00	1,050 00		
47	47	Sessional Messengers: 47 at $3.25 per diem	22,912 50	22,912 50		
1	1	Chief of Pages	1,000 00	1,000 00		
20	20	Pages: 20 at $1.75 per diem	5,250 00	5,250 00		
9	9	Servants: Bathrooms, Washrooms, etc.	3,137 50	3,137 50		
1	1	Chief Charwoman at $600 per annum	600 00	600 00		
15	15	Permanent Charwomen at $1 per diem	5,475 00	5,475 00		
34	34	Additional Charwomen during Session at $1 per diem	5,100 00	5,100 00		
1	1	Attendant at Electric Light at $1.50 per diem	225 00	187 50	37 50	
2	2	Bookkeepers in Messenger's Room at $3.50 per diem	1,050 00	1,050 00		
		Tradesmen and others	10,000 00	10,000 00		
		Contingencies—Housekeeper's department	1,000 00	1,000 00		
		Unforeseen Expenses—By order of Board of Commissioners: (Gratuities to retiring Sessional Messengers, etc.)	1,500 00	1,500 00		
148	148		75,900 00	75,812 50	87 50	

VII—LEGISLATION—*Concluded.*

Number.		Details.	Salaries.		Compared with Estimates of 1918-19.	
1919-20	1918-19.		1919-20.	1918-19.	Increase.	Decrease.
			$ cts.	$ cts.	$ cts.	$ cts.
		LIBRARY OF PARLIAMENT.				
1	1	General Librarian	6,000 00	5,000 00	1,000 00	
1	1	Parliamentary Librarian	6,000 00	5,000 00	1,000 00	
2	2	First Division, Subdivision A: 1 at $3,925; 1 at $3,875	7,800 00	7,600 00	200 00	
1	1	First Division, Subdivision B	2,800 00	2,800 00		
4	.....	Second Division, Subdivision A: 4 at $1,600	6,400 00		6,400 00	
1	4	Second Division, Subdivision B	1,200 00	5,550 00		4,350 00
1	2	Third Division, Subdivision A	1,000 00	2,600 00		1,600 00
2	2	Third Division, Subdivision B: 1 at $950; 1 at $600	1,550 00	1,800 00		250 00
4	4	Messengers: 3 at $1,000; 1 at $900	3,900 00	3,850 00	50 00	
1	1	Housekeeper	1,000 00	1,000 00		
18	18		37,650 00	35,200 00	2,450 00	
		Books:—				
		For General Library, including binding	18,000 00	18,000 00		
		For Library of American History	1,000 00	1,000 00		
		Contingencies	12,500 00	12,500 00		
			69,150 00	66,700 00	2,450 00	

SUMMARY.

To be voted:—Senate	121,141 50	117,416 50	3,725 00	
House of Commons	457,410 00	475,462 50		18,052 50
Library of Parliament	69,150 00	66,700 00	2,450 00	
General	296,000 00	363,000 00		67,000 00
Total to be voted	943,701 50	1,022,579 00		78,877 50
Authorized by Statute	859,500 00	859,500 00		
	1,803,201 50	1,882,079 00		78.877 50

VIII—ARTS AND AGRICULTURE.

Amount to be voted.....$3,648,000 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
41	Experimental Farms—Maintenance of Central Farm, and establishment and maintaining of additional branch Stations	1,200,000 00	1,012,036 60	187,963 40	
42	Branch of Entomology	18,000 00	22,000 00		4,000 00
43	For the administration and enforcement of the *Destructive Insect and Pest Act*	149,200 00	134,400 00	14,800 00	
44	For the development of the dairying industry, and the improvement of transportation, sale and trade in food and other products	155,000 00	155,000 00		
45	Towards the encouragement of cold storage warehouses for the better preservation and handling of perishable food products	25,000 00	25,000 00		
46	Fruit Branch	122,500 00	127,715 00		5,215 0
47	Health of Animals	465,000 00	415,000 00	50,000 00	
48	For the administration and enforcement of the *Meat and Canned Foods Act*	442,000 00	379,000 00	63,000 00	
49	Publications Branch	36,300 00	30,000 00	6,300 00	
50	International Institute of Agriculture to assist in maintenance thereof and to provide for representation thereat	10,000 00	10,000 00		
51	For the development of the Live Stock Industry	800,000 00	600,000 00	200,000 00	
52	To enforce the Seed Act, to test seeds for farmers and seed merchants, to encourage the production and use of superior seeds and to encourage the production of farm and garden crops	200,000 00	165,000 00	35,000 00	
53	For the administration and carrying out of the provisions of *the Agricultural Instruction Act*	25,000 00	25,000 00		
	Appropriations not required for 1919-20	.....	60,000 00	.....	60,000 00
		3,648,000 00	3,160,151 60	487,818 40	
	AUTHORIZED BY STATUTE.				
	3-4 Geo. V. Cap. 5., *The Agricultural Instruction Act.*				
	Ontario	336,303 26	336,303 26		
	Quebec	271,113 76	271,113 76		
	Nova Scotia	81,716 69	81,716 69		
	New Brunswick	64,110 80	64,110 80		
	Prince Edward Island	31,749 22	31,749 22		
	British Columbia	69,199 06	69,199 06		
	Manitoba	77,113 11	77,113 11		
	Saskatchewan	81,728 48	81,728 48		
	Alberta	66,965 62	66,965 62		
	Veterinary Colleges	20,000 00	20,000 00		
	SUMMARY.	1,100,000 00	1,100,000 00		
	To be voted	3,648,000 00	3,160,151 60	487,848 40	
	Authorized by Statute	1,100,000 00	1,100,000 00		
		4,748,000 00	4,260,151 60	487,848 40	

IX—QUARANTINE.

Amount to be voted.....$241,000 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
54	Salaries and contingencies of organized districts; public health in other districts; Tracadie and D'Arcy Island Lazaretto, and Public Works Health Act.....	241,000 00	230,000 00	11,000 00	
	Appropriations not required for 1919-20.. .. .	.....	11,000 00	.....	11,000 00
		241,000 00	241,000 00		.....

X—IMMIGRATION AND COLONIZATION.

Amount to be voted.....$1,438,000 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
55	Salaries of Agents and Employees in Canada, Great Britain and Foreign countries..	575,000 00	550,000 00	25,000 00	
56	Contingencies in Canadian, British and Foreign Agencies, and general immigration expenses.	775,000 00	550,000 00	225,000 00	
57	Administration of Chinese Immigration:— Salaries and Contingencies.....	32,000 00	29,000 00	3,000 00	
58	Relief of distressed Canadians in countries other than the United States	6,000 00	6,000 00		
59	Exhibitions—Salaries and general expenses...	50,000 00	.....	50,000 00	
		1,438,000 00	1,135,000 00	303,000 00	

XI—PENSIONS.

Amount to be voted..... $ 29,685,030.61.

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
61	Mrs. Wm. McDougall	1,200 00	1,200 00		
62	Lady Cartwright	1,200 00	1,200 00		
63	Pensions on account of the Fenian Raid, 1866-1870	1,200 00	1,600 00		400 00
64	Pensions payable to Mounted Police, Prince Albert Volunteers and Police Scouts on account of the Rebellion of 1885	1,202 31	1,290 28		87 97
65	Pensions payable to militiamen and on active service North West Rebellion 1885	44,000 00	44,000 00		
	Pensions to families of members of the force who lost their lives while on duty : —				
66	Margaret Johnson Brooke	640 50	638 75	1 75	
67	Arthur Stewart Mountford Brooke	6 15	54 75		
68	Mrs. Elizabeth Willmett	54 90	54 75	15	48 60
69	Mrs. Elizabeth Fitzgerald	525 00	525 00		
70	Pension to J. B. Allan	450 00	450 00		
71	Pension to Mrs. Mary E. Fuller	600 00	600 00		
72	Pension to Madame Fabre	1,000 00	1,000 00		
73	Pension to Mrs. Mary L. Campbell	500 00	500 00		
74	Pension to the sisters of the late Col. Harry Baker, M.P.	700 00	700 00		
75	Pension to Dr. Thomas Barnard Flint—Formerly voted under Legislation, House of Commons.	2,500 00	.....	2,500 00	
76	Pensions—European War and active Militia.	28,000,000 00	15,000,000 00	13,000,000 00	
77	Salaries and contingent expenses of the Board of Pension Commissioners for Canada	1,629,251 75	750,000 00	879,251 75	
		29,685,030 61	15,803,813 53	13,881,217 08	
	(B) Estimates of Pensions Authorized by Statute—Pensions to Judges.				
	Quebec.				
	Hon. W. W. Chagnon	2,666 66	2,666 66		
	" C. J. Doherty	4,666 66	4,666 66		
	" Sir Alex. Lacoste	5,333 33	5,333 33		
	" H. C. Pelletier	7,000 00	7,000 00		
	" A. B. Routhier	8,000 00	8,000 00		
	" W. White	2,666 66	2,666 66		
	" Sir L. A. Jetté	8,000 00	8,000 00		
	" R. S. Cook	3,333 33	3,333 33		
	" C. C. de Lorimier	7,000 00	7,000 00		
	" L. Tellier	7,000 00	7,000 00		
	" Sir Charles P. Davidson	8,000 00	8,000 00		
	" N. W. Trenholme	4,666 67	.....	4,666 67	
	" J. C. McCorkill	4,666 67	.....	4,666 67	
	Carried forward	72,999 98	63,666 64	9,333 34	.....

XI.—PENSIONS—*Continued.*

Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
(B) Estimates of Pensions Authorized by Statute—*Continued.*	$ cts.	$ cts.	$ cts.	$ cts.
Brought forward	72,999 98	63,666 64	9,333 34	
Ontario.				
T. A. M. McCarthy	3,000 00	3,000 00		
Hon. F. Osler	7,000 00	7,000 00		
A. C. Chadwick	3,000 00	3,000 00		
D. Chisholm	3,000 00	3,000 00		
J. Jamieson	3,000 00	3,000 00		
E. Morgan	3,000 00	3,000 00		
P. McCurry	3,000 00	3,000 00		
W. S. Senkler	3,000 00	3,000 00		
H. S. McDonald	3,000 00	3,000 00		
Hon. J. V. Teetzel	4,666 66	4,666 66		
J. E. Harding	3,000 00	3,000 00		
A. Bell	3,000 00	3,000 00		
B. L. Doyle	3,000 00	3,000 00		
J. L. Dowlin	2,000 00	2,000 00		
E. B. Fralick	3,000 00	3,000 00		
C. R. Hanning	1,000 00	1,000 00		
D. McGibbon	3,000 00	3,000 00		
D. J. McIntyre	3,000 00	3,000 00		
Joseph Ryan	3,000 00	3,000 00		
J. Monck	2,000 00		2,000 00	
Nova Scotia.				
Hon. A. W. Savary	3,000 00	3,000 00		
" C. J. Townsend	7,000 00	7,000 00		
" N. H. Meagher	6,000 00	6,000 00		
Prince Edward Island.				
W. W. Sullivan	6,533 33	6,533 33		
New Brunswick.				
Hon. J. A. Vanwart	2,666 66	2,666 66		
W. Wilkinson	3,000 00	3,000 00		
Hon. *W. Wedderburn*		3,000 00		3,000 00
" W. W. Wells	2,000 00	2,000 00		
" J. G. Forbes	3,500 00	3,500 00		
" E. McLeod	7,666 67	7,666 67		
Manitoba.				
Hon. D. M. Walker	3,000 00	3,000 00		
Northwest Territories.				
Hon. T. H. McGuire	3,333 34	3,333 34		
British Columbia.				
Hon. W. W. Spinks	2,000 00	2,000 00		
" W. N. Bole	2,000 00	2,000 00		
" E. Harrison	2,000 00	2,000 00		
Saskatchewan.				
Hon. E. L. Wetmore	7,000 00	7,000 00		
Carried forward	195,366 64	187,033 30	11,333 34	3,000 00

XI—PENSIONS—*Concluded.*

Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
	$ cts.	$ cts.	$ cts.	$ cts
(B) Estimates of Pensions Authorized by Statute—Pensions to Judges—*Con.*				
Brought forward	195,366 64	187,033 30	11,333 34	3,000 00
Yukon Territory.				
James Craig	5,000 00	5,000 00		
Miscellaneous.				
Capt. P. J. Hankin, late Colonial Secretary	2,595 56	2,595 56		
Mrs. Alice Joynson, 4-5 Geo. V, Cap. 11	500 00	500 00		
Militia Pensions.				
Militia Pensions Act, 1901	115,000 00	100,000 00	15,000 00	
Canada Military Asylum Pensions.				
Expenditure authorized by Act 44 Victoria, chap. 18	24 00	24 00		
Royal Northwest Mounted Police.				
Expenditure authorized by Chapter 91 of the Revised Statutes of 1906	50,129 91	48,808 75	1,321 16	
	368,616 11	343,961 61	24,654 50	
Summary.				
To be voted	29,685,030 61	15,803,813 53	13,881,217 08	
Authorized by Statute	368,616 11	343,961 61	24,654 50	
	30,053,646 72	16,147,775 14	13,905,871 58	

XII—SUPERANNUATION.

Amount authorized by Statute.....$400,000 00

Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
	$ cts.	$ cts.	$ cts.	$ cts.
Probable amount required	400,000 00	400,000 00		

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XIII—MILITIA AND DEFENCE.

Amount to be voted..... $4,166,000 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
78	Allowances, Active Militia	50,000 00	50,000 00		
79	Cadet Services	75,000 00	75,000 00		
80	Contingencies	25,000 00	25,000 00		
81	Departmental Library	1,000 00	1,000 00		
82	Engineer Services and Works	430,000 00	430,000 00		
83	Grants to Associations	25,000 00	25,000 00		
84	Headquarters and District Staffs	225,000 00	225,000 00		
85	Maintenance	150,000 00	150,000 00		
86	Permanent Force	2,575,000 00	2,575,000 00		
87	Printing and Stationery	70,000 00	70,000 00		
88	Royal Military College	185,000 00	185,000 00		
89	Salaries and Wages	260,000 00	260,000 00		
90	Surveys	35,000 00	35,000 00		
91	Transport and Freight	25,000 00	35,000 00		10,000 00
92	Training Areas	35,000 00	50,000 00		15,000 00
	Appropriations not required for 1919-20.		1,130 25		1,130 25
		4,166,000 00	4,192,130 25		26,130 25
	Statutory,—				
	Pay of military members of the Militia Council and Inspector General	21,600 00	21,600 00		
	SUMMARY.				
	To be voted	4,166,000 00	4,192,130 25		26,130 25
	Authorized by Statute	21,600 00	21,600 00		
		4,187,600 00	4,213,730 25		26,130 25

XIII—MILITIA AND DEFENCE—*Continued.*

Details.	1919-20.	1918-19.
	$ cts.	$ cts.
ALLOWANCES ACTIVE MILITIA.		
Allowances to officers of the Active Militia for command pay, drill instruction, care of arms and postage, etc	50,000 00	50,000 00
CADET SERVICES.		
For pay of instructors, expenses of teachers qualifying at Military Schools, and contingent expenses	75,000 00	75,000 00
CONTINGENCIES.		
For contingent, miscellaneous and unforeseen expenses, allowances to officiating clergymen at the Permanent Force Stations, entertainment allowances to officers commanding districts, etc., legal expenses, guards of honour, escorts and salutes, etc	25,000 00	25,000 00
DEPARTMENTAL LIBRARY		
For purchase of books of reference	1,000 00	1,000 00
ENGINEER SERVICES AND WORKS.		
Ordinary repairs and works	380,000 00	369,000 00
Halifax Defences	20,000 00	25,000 00
Quebec Defences	20,000 00	26,000 00
Esquimalt Defences	10,000 00	10,000 00
	430,000 00	430,000 00
GRANTS TO ASSOCIATIONS AND BANDS.		
For grants to Artillery and Rifle Associations, military bands and military institutes	25,000 00	25,000 00
HEADQUARTERS AND DISTRICT STAFFS.		
For pay and allowances of the staff at Headquarters, and in the Military Districts	225,000 00	225,000 00
MAINTENANCE OF MILITARY PROPERTIES.		
For rent, fuel, light, water and contingent expenses in connection with the maintenance of drill halls, armouries, rifle ranges, etc., for the active militia	150,000 00	150,000 00
PERMANENT FORCE.		
Pay and allowances	1,927,600 00	2,000,378 00
Provisions and supplies	647,400 00	574,622 00
	2,575,000 00	2,575,000 00

XIII—MILITIA AND DEFENCE—*Concluded.*

Details.	**1919-20.**	1918-19.
PRINTING AND STATIONERY.	$ cts.	$ cts.
To pay King's Printer for printing and stationery required for the Militia, and for the purchase of text books, also for translation into French of Regulations, Orders, etc	70,000 00	70,000 00
ROYAL MILITARY COLLEGE.		
For all expenses except repairs to buildings	185,000 00	185,000 00
SALARIES AND WAGES.		
For pay of caretakers, messengers, barrack labourers, boat crews at Halifax, engineers and firemen for the drill halls, and all other civil employees in the Districts not provided for elsewhere	260,000 00	260,000 00
SURVEYS.		
For pay of men temporarily employed on this work and all contingent expenses in connection	35,000 00	35,000 00
TRANSPORT AND FREIGHT.		
Transport of Staff	15,000 00	20,000 00
Transport of Permanent Force	10,000 00	15,000 00
	25,000 00	35,000 00
TRAINING AREAS.		
For purchase of land for training areas in the various Districts	35,000 00	50,000 00

XIV—RAILWAYS AND CANALS—CHARGEABLE TO CAPITAL.

Amount to be voted..... $50,896,681 00

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	RAILWAYS.	$ cts.	$ cts.	$ cts.
	Canadian Government Railways.			
93	Construction and Betterments.....	5,500,000 00	11,121,681 00	18,000,000 00
	Hudson Bay Railway.			
94	Port Nelson Terminals.....	100,000 00	100,000 00	1,000,000 00
	National Transcontinental Railway.			
95	To pay claims for right of way	125,000 00	125,000 00	250,000 00
	Miscellaneous Railway Equipment.			
96	To acquire directly or indirectly, or to assist in acquiring during the current fiscal year, railway equipment and materials, for the purposes and upon the terms (save as herein varied) mentioned in Chapter 38 of the Statutes of 1918. The assistance herein provided for may be by way of advances to any Canadian Railway or Canadian Rolling Stock Company, or by way of equipment or materials acquired by the Minister.....	.....	35,000,000 00	
	Welland Ship Canal.			
97	Construction.....	.....	3,500,000 00	1,860,000 00
	CANALS—CAPITAL.			
	Trent Canal.			
98	Construction and Betterments.....	.....	1,000,000 00	500,000 00
	Towards construction of a high level bridge over the Otonabee River at Hunter street, Peterboro, Ont.	.....	50,000 00	
		.....	1,050,000 00	500,000 00
	VARIOUS.			
	Appropriations not required for 1919-20.....	.....	.....	6,085,313 53
	SUMMARY.			
	Canadian Government Railways.....	5,500,000 00	11,121,681 00	18,000,000 00
	Hudson Bay Railway	100,000 00	100,000 00	1,000,000 00
	National Transcontinental Railway.....	125,000 00	125,000 00	250,000 00
	Miscellaneous Railway Equipment.....	.....	35,000,000 00	
	Welland Ship Canal.....	.....	3,500,000 00	1,860,000 00
	Canals	.....	1,050,000 00	500,000 00
	Various—*Appropriations not required for 1919-20*.....	.....	.....	6,085,313 53
		5,725,000 00	50,896,681 00	27,695,313 53

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XV—RAILWAYS AND CANALS—CHARGEABLE TO INCOME.

Amount to be voted.....$36,182,394 16

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	CANALS.	$ cts.	$ cts.	$ cts.
	Chambly.			
99	Improvements	8,500 00	40,000 00	9,200 00
	Carillon and Grenville Canal.			
100	Improvements	5,000 00	17,000 00	11,740 00
	Lachine Canal.			
101	Dredging		25,000 00	15,000 00
	Soulanges.			
102	Improvements		152,000 00	
	Ontario St. Lawrence Canal.			
103	Improvements	22,000 00	54,000 00	43,000 00
	Rideau			
104	To pay claim of John O'Toole and interest at 5% per annum thereon		2,646 83	
	St. Peter's Canal.			
105	Rebuilding of highway bridge	4,000 00	5,000 00	21,000 00
	Trent Canal.			
106	Improvements		329,000 00	57,000 00
	Welland Canal.			
107	Improvements	25,000 00	175,000 00	85,000 00
		64,500 00	799,646 83	241,940 00
	MISCELLANEOUS.			
	Arbitrations and awards		20,000 00	112,000 00
	Board of Railway Commissioners for Canada—Maintenance and operation of, including $800.00 for Clyde Leavitt as Chief Fire Inspector		190,150 00	183,850 00
	Board of Railway Commissioners for Canada—To pay expenses in connection with cases before the Board	15,000 00	15,000 00	15,000 00
108	Contribution of the Government Railways to the Faculty of McGill University towards the foundation of a school of railway engineering and transportation in general, in connection with the Faculty of Applied Science		2,500 00	2,500 00
	Contribution of the Government Railways to the Faculty of the Polytechnic School, Montreal, for the advancement of learning in connection with railway engineering and transportation in general		2,500 00	2,500 00
	Contribution to International Association of Railways Congress		97 33	97 33
	Carried forward	15,000 00	230,247 33	315,947 33

XV—RAILWAYS AND CANALS—CHARGEABLE TO INCOME—*Concluded.*

No. of Vote.	Details.	Revote.	1919-20.	1918-19
	MISCELLANEOUS—*Concluded.*	$ cts.	$ cts.	$ cts.
	Brought forward	15,000 00	230,247 33	315,947 33
	Costs of litigation	1,000 00	3,000 00	3,000 00
	Commissioner of Highways—To provide for the organization and payment of staff of Commissioner of Highways, including A. W. Campbell, C.E., as Commissioner of Highways at $5,000.00 per annum		25,000 00	
	Governor General's car—Attendance, repairs and alterations		5,000 00	5,000 00
108	Loan not exceeding $35,000,000, repayable on demand with interest payable half yearly at the rate of six per centum (6%); to be used to meet expenditures made or indebtedness incurred in paying interest on securities in excess of amount available from net earnings, or paying maturing loans of the Canadian Northern Railway Company or any company included in the Canadian Northern Railway System, and for construction and betterments; said loan to be secured by mortgage upon the undertaking of the Canadian Northern Railway System, containing such terms and conditions as the Governor in Council may approve		35,000,000 00	25,000,000 00
	Miscellaneous works not provided for	1,000 00	2,500 00	2,500 00
	Printing and Stationery—Outside service		7,000 00	
	Surveys and Inspections—Canals, including salaries and expenses of experts employed temporarily		40,000 00	25,000 00
	Surveys and Inspections—Railways, including salaries and expenses of experts employed temporarily		55,000 00	40,000 00
	To provide for audit on behalf of the Government of any railway company in Canada	10,000 00	15,000 00	15,000 00
	Appropriations not required for 1919-20			7,545,000 00
		27,000 00	35,382,747 33	32,951,447 33
	AUTHORIZED BY STATUTE.			
	Salaries of the Board of Railway Commissioners		55,000 00	55,000 00
	SUMMARY.			
	To be voted—Canals	64,500 00	799,646 83	241,940 00
	Miscellaneous	27,000 00	35,382,747 33	32,951,447 33
	Authorized by Statute		55,000 00	55,000 00
	Total	91,500 00	36,237,394 16	33,248,387 33

XVI—PUBLIC WORKS—CHARGEABLE TO CAPITAL.

Amount to be voted.....$4,450,000 00

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	PUBLIC BUILDINGS.	$ cts.	$ cts.	$ cts.
109	Ottawa Parliament building Restoration The plans for the said building and the method to be adopted for securing the reconstruction thereof to be subject to the approval of the Joint Committee appointed by the Prime Minister and the Leader of the Opposition.....	.....	2,000,000 00	1,500,000 00
	Ottawa—New public building	350,000 00	900,000 00	1,000,000 00
	Appropriations not required for 1919-20.....	.....	.....	120,000 00
		350,000 00	2,900,000 00	2,620,000 00
	HARBOURS AND RIVERS.			
	Port Arthur and Fort William—Harbour and river improvements.....	.....	300,000 00	350,000 00
110	St. John Harbour—Improvements	300,000 00	750,000 00	500,000 00
	Toronto Harbour - Improvements.....	.....	500,000 00	702,000 00
	Appropriations not required for 1919-20.....	.....	.....	1,072,000 00
		300,000 00	1,550,000 00	2,624,000 00
	SUMMARY.			
	Public Buildings.....	350,000 00	2,900,000 00	2,620,000 00
	Harbours and Rivers.....	300,000 00	1,550,000 00	2,624,000 00
	Total.....	650,000 00	4,450,000 00	5,244,000 00

XVII—PUBLIC WORKS—CHARGEABLE TO INCOME.

Amount to be voted $11,854,961 80

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	PUBLIC BUILDINGS.	$ cts.	$ cts.	$ cts.
	Nova Scotia.			
111	Halifax—Dominion buildings—Improvements, repairs, etc.		7,000 00	5,000 00
	Halifax Post Office—Alterations to fittings		7,000 00	
	North Sydney—Public building—Improvements		5,000 00	
	Appropriations not required for 1919-20			20,000 00
	New Brunswick.		19,000 00	25,000 00
112	Moncton—Addition to Post Office		10,000 00	
	St John—Dominion buildings—Improvements, repairs, etc.		5,000 00	5,000 00
	St. John Post Office—Alterations to fittings		3,000 00	
	St. John—Quarantine Station on Partridge Island—Rebuilding detention building destroyed by fire	16,000 00	16,000 00	16,000 00
	St. John—Quarantine Station, Partridge Island, water supply		1,500 00	1,000 00
	Prince Edward Island.	16,000 00	35,500 00	22,000 00
	Appropriations not required for 1919-20			600 00
	Maritime Provinces Generally.			
113	Dominion public buildings—Improvements, repairs, etc.		25,000 00	25,000 00
	Quebec.			
114	Dominion public buildings—Improvements, repairs, etc.		35,000 00	35,000 00
	Grosse Isle Quarantine Station—Boiler house, new boilers, etc.	30,000 00	30,000 00	30,000 00
	Grosse Isle Quarantine Station—New buildings	111,000 00	400,000 00	115,000 00
	Maisonneuve Postal Station "M," Montreal		60,000 00	
	Montreal—Dominion buildings—Improvements, repairs, etc.		30,000 00	30,000 00
	Montreal—Public building		500,000 00	
	Montreal General Post Office—Remodelling old building	18,000 00	22,000 00	20,000 00
	Quebec—Reconstruction of store building on Marine Wharf		13,000 00	
	Quebec (Savard Park)—Isolated cottages for contagious diseases and disinfecting buildings		18,000 00	
	Sherbrooke public building—Addition		10,000 00	
	Appropriations not required for 1919-20			58,306 02
		159,000 00	1,118,000 00	288,306 02
	Ontario.			
115	Amherstburg—Public building—Improvement of lighting system		800 00	
	Dominion public buildings—Improvements, repairs, etc.		35,000 00	35,000 00
	Hamilton—Public building		500,000 00	
	Hamilton Post Office—Electric wiring and fixtures, etc.	3,100 00	3,100 00	3,100 00
	Hamilton—Postal Station "B"		35,000 00	
	Kingston R.M.C.—Enlargement of educational block	150,000 00	150,000 00	150,000 00
	Ottawa Departmental buildings—Fittings, etc		75,000 00	75,000 00
	Ottawa Departmental buildings—To connect with central heating plant	29,000 00	34,000 00	37,000 00
	Ottawa—Local improvements on Carling Avenue, opposite Central Experimental Farm		6,616 20	
	Ottawa—Mines building—Improvement to heating and ventilation		4,000 00	
	Picton Post Office—Addition, etc.		11,000 00	
	Carried forward	182,100 00	854,516 20	300,100 00

XVII—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	PUBLIC BUILDINGS—*Continued.*	$ cts.	$ cts.	$ cts.
	Brought forward	182,100 00	854,516 20	300,100 00
	Ontario—Concluded.			
	Stratford—Public building—Alterations and improvements		20,000 00	
	St. Thomas—Public building—Improvements		4,000 00	
	Toronto—Assistant Receiver General's building—Improvements and alterations		62,000 00	
115	Toronto Dominion buildings—Improvements, repairs, etc.		21,000 00	16,000 00
	Toronto—Public building		500,000 00	
	Toronto Postal Station "A"—To complete		520,000 00	300,000 00
	Walkerton—Rural mail shelter		1,200 00	
	Appropriations not required for 1919-20			37,600 00
		182,100 00	1,982,716 20	653,700 00
	Manitoba.			
	Dominion Public buildings—Improvements, repairs, etc.		18,000 00	18,000 00
116	Winnipeg Dominion buildings—Improvements, repairs, etc.		29,000 00	20,000 00
	Winnipeg Immigration buildings—Improvements		3,000 00	3,000 00
	Appropriations not required for 1919-20			28,900 00
			50,000 00	69,900 00
	Saskatchewan.			
	Dominion public buildings—Improvements, repairs, etc.		15,000 00	15,000 00
	Indian Head—Forestry Branch, Department of Interior—Buildings		17,000 00	
117	Regina—Alterations and fittings for office of Assistant Receiver General		3,500 00	5,000 00
	Sutherland—Water supply for forest nursery station—To complete	2,900 00	2,900 00	20,000 00
	Appropriations not required for 1919-20			7,700 00
		2,900 00	38,400 00	47,700 00
	Alberta.			
	Calgary Dominion buildings—Improvements, repairs, etc.		3,000 00	3,000 00
	Calgary—Post office		400,000 00	
	Calgary—Alterations and fittings for office of Assistant Receiver General		6,000 00	5,000 00
18	Dominion public buildings—Improvements, repairs, etc.		15,000 00	15,000 00
	Edmonton post office—Addition		100,000 00	
	Grande Prairie—Dominion Lands Office	6,000 00	8,000 00	7,000 00
	Appropriations not required for 1919-20			171,200 00
		6,000 00	532,000 00	201,200 00
	British Columbia.			
	Dominion public buildings—Improvements, repairs, etc.		17,000 00	17,000 00
	New Westminster public building—Paving roadway	1,000 00	1,000 00	1,000 00
	Vancouver Dominion buildings—Improvements, repairs, etc.		7,000 00	7,000 00
119	Victoria Old Post Office Building—To pay taxes due the city for 1918		1,475 60	1,578 47
	William's Head Quarantine Station—Water supply		80,000 00	125,000 00
	William's Head Quarantine Station—Repairs to existing buildings, fittings, etc.		5,000 00	5,000 00
	Appropriations not required for 1919-20			26,000 00
		1,000 00	111,475 60	182,578 47

XVII—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	PUBLIC BUILDINGS—*Concluded.*	$ cts.	$ cts.	$ cts.
	Yukon Territory.			
	Appropriations not required for 1919-20			10,000 00
	Generally.			
120	Experimental Farms—New buildings and improvements, renewals and repairs, etc., in connection with existing buildings, fittings, etc		150,000 00	78,200 00
	Flags for Dominion public buildings		5,000 00	5,000 00
	Dominion public buildings—Generally		30,000 00	30,000 00
			185,000 00	113,200 00
	Rents, Repairs, Furniture, Heating, etc.			
	Ottawa Public Buildings—			
	Dominion Observatory and Geodetic Survey Building—Maintenance of grounds, etc.		3,000 00	5,000 00
	Elevator attendants		55,000 00	55,000 00
	Gas and Electric light, including roads and bridges		65,000 00	60,000 00
	Heating, including salaries of engineers, firemen and watchmen		250,000 00	230,000 00
	Departments generally—Care and cleaning of Departmental Buildings, including amount of $100 to E. Snowdon for firing noon gun—Formerly voted under Civil Government Estimates		310,000 00	
	Repairs, furniture, grounds, snow and street maintenance, etc		450,000 00	450,000 00
	Rideau Hall (including grounds), improvements, furniture, maintenance, etc		65,000 00	65,000 00
	Rideau Hall—Allowance for fuel and light		17,000 00	17,000 00
	Telephone service		62,000 00	62,000 00
121	Dominion Public Buildings—			
	Dominion Immigration Buildings, repairs, furniture, etc.		13,000 00	13,000 00
	Dominion Quarantine Stations—Maintenance		4,000 00	4,000 00
	Fittings and general supplies and furniture		100,000 00	100,000 00
	Heating		315,000 00	305,000 00
	Lighting		175,000 00	170,000 00
	Power for running elevators, stamp-cancelling machines, etc.		65,000 00	65,000 00
	Rents		915,000 00	915,000 00
	Salaries of caretakers, engineers, firemen, etc		600,000 00	600,000 00
	Supplies for caretakers, etc		35,000 00	30,000 00
	Water		53,000 00	50,000 00
	Yukon Public Buildings—Rents, repairs, fuel, light, water service and caretakers salaries		40,000 00	55,000 00
	Victoria, B.C.—Astrophysical Observatory—(Little Saanich Mountain)—Maintenance, repairs, care of grounds, etc.		3,000 00	3,000 00
			3,595,000 00	3,254,000 00

XVII—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	HARBOURS AND RIVERS.	$ cts.	$ cts.	$ cts.
	Nova Scotia.			
	Arichat—Sand groyne		800 00	
	Arisaig—Repairs to wharf		3,000 00	
	Bailey's Brook—Repairs to pier		1,300 00	
	Barrington Passage—Repairs to wharf		3,000 00	
	Boisdale—Wharf		1,800 00	
	Chimney Corner—Breakwater wharf		6,200 00	
	Cribbin's Point—Repairs to wharf		2,000 00	1,800 00
	Deep Brook—Repairs to wharf		1,000 00	
	Delaps Cove—Repairs to wharf		2,000 00	
	Devil's Island—Repairs to breakwater	500 00	10,000 00	1,300 00
	Digby Pier—Renewals	2,000 00	3,000 00	5,000 00
	East Bay Beach—Wharf extension		650 00	
	East Chezzetcook—Repairs to wharf		3,500 00	
	Ecum Secum—Completion of wharf		1,700 00	
	Feltzen South—Repairs to wharf	450 00	1,200 00	1,100 00
	Fox Island—Repairing breakwater approach		1,270 00	
	Fourchu—Wharf extension		1,200 00	
	Gabarus—Extension of beach protection		1,000 00	
	Great Village—Repairs to wharf	500 00	1,000 00	700 00
	Harbours and Rivers generally—Repairs and improvements		60,000 00	60,000 00
	Irish Cove—Wharf extension		2,800 00	
	Inverness—Harbour Improvements		18,000 00	
	Little Bass River—Repairs to protection work		1,000 00	
122	Livingstone's Cove—To repair and strengthen wharf		4,600 00	
	Malignant Cove—Repairs to wharf		1,250 00	
	Margaretville—Repairs to breakwater		1,500 00	3,000 00
	Meteghan River—Breakwater repairs and improvements		2,000 00	
	McNair's Cove—Repairs to wharf		3,300 00	
	Neil's Harbour—Repairs to breakwater wharf		1,100 00	
	North Gut—Extension of wharf		1,200 00	
	North West Cove Tancook—Repairs to wharf		4,000 00	
	Petite Riviere—Repairs to breakwater	350 00	1,000 00	740 00
	Port Hood—Wharf repairs and extension		7,000 00	
	Port Wade—Repairs to wharf		4,000 00	
	Sambro—Repairs to wharf		1,200 00	
	Sandy Cove—To repair and strengthen breakwater		5,700 00	
	Saw Pit—Wharf improvements		1,000 00	
	Scotch Cove (White Point)—Breakwater extension		8,400 00	
	South Side—Breakwater extension		2,100 00	
	Spry Bay, Josies—Wharf extension		5,760 00	
	Sydney Harbour—Repairs to quarantine wharf	850 00	1,000 00	850 00
	Three Fathom Harbour—Repairs to breakwater		2,800 00	
	"The Points," West Bay—Repairs to wharf		1,500 00	
	Tiverton—Repairs to breakwater		1,000 00	
	Trout Cove—Removal of stone and gravel		2,500 00	
	West Chezzetcook—Repairs to breakwater		1,600 00	
	West Head—Breakwater improvements		3,000 00	
	West Ship Harbour—Repairs to wharf		900 00	
	Yarmouth Bar—Repairs and improvements		4,500 00	
	Appropriations not required for 1919-20			117,420 00
		4,650 00	201,330 00	191,910 00
	Prince Edward Island.			
	Bay Fortune—Repairs to breakwater		1,600 00	
	Belle River Harbour—Repairs and improvements to breakwater		900 00	
123	China Point—Repairs to pier		1,200 00	
	Greek River—Repairs to wharf		500 00	
	Harbours and rivers generally—Repairs and improvements		14,000 00	14,000 00
	Jude's Point—Repairs to wharf		700 00	
	Carried forward		18,900 00	14,000 00

XVII—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued*

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	HARBOURS AND RIVERS—*Continued.*	$ cts.	$ cts.	$ cts.
	Brought forward		18,900 00	14,000 00
	Prince Edward Island—Concluded.			
	McPherson's Cove—Repairs to wharf		1,400 00	
	Miminigash Harbour—Reconstruction of breakwater		2,350 00	2,000 00
	New London Harbour—Repairs and improvements		3,100 00	
	North Cardigan—Repairs to wharf		1,300 00	
123	North Rustico—Repairs to breakwater		1,700 00	
	Pinette—Reconstruction of wharf		2,200 00	
	Souris—To repair and strengthen breakwater	35,000 00	35,000 00	35,000 00
	South Cardigan—Repairs to wharf		500 00	
	Wood Islands—Repairs to breakwaters	700 00	1,000 00	2,100 00
	Appropriations not required for 1919-20			4,750 00
	New Brunswick.	35,700 00	67,450 00	57,850 00
	Back Bay—Wharf repairs and improvements	3,500 00	4,700 00	3,500 00
	Bathurst—Repairs to wharf		2,000 00	
	Beaver Harbour—Repairs to wharf		1,200 00	
	Buctouche—Repairs to wharf		2,000 00	
	Campbellton—Repairs to wharfs		7,000 00	
	Cape Bald—Repairs to breakwater pier	3,000 00	3,200 00	3,100 00
	Chockfish—To repair breakwaters		1,200 00	
	Dalhousie—Repairs to wharf and breakwater		750 00	
	Fort Dufferin—Reconstruction of breastwork	14,000 00	18,000 00	32,000 00
	Grand Anse—Repairs to breastwork and groyne		1,500 00	750 00
	Harbours and Rivers generally—Repairs and improvements		65,000 00	40,000 00
	Leonardville (Deer Island)—Repairs to wharf		1,670 00	
124	Mizzenette—Wharf repairs and improvements		3,000 00	
	Moncton—Repairs to wharf		1,500 00	
	Negro Point—Breakwater repairs		15,000 00	
	Neguac—To complete repairs to wharf		4,700 00	3,000 00
	Oak Point—Repairs to wharf		3,000 00	
	Ormocto—Repairs to wharf		1,300 00	
	Petit Rocher—Repairs to breakwater		9,000 00	
	Portage River—Breakwater repairs and improvements		1,000 00	
	Richibucto Beach—Breakwater repairs and improvements	800 00	1,250 00	800 00
	Shippigan Gully—Repairs to breakwaters		17,000 00	
	Stonehaven—Breakwater improvements		1,600 00	
	Tracadie Beach—Breastworks		1,000 00	
	Tynemouth Creek—To repair and reconstruct breakwater	4,000 00	5,800 00	4,000 00
	Appropriations not required for 1919-20			13,773 99
	Quebec.	25,300 00	173,370 00	100,923 99
	Anse à Beaufils—Improvement of channel		2,500 00	
	Anse aux Gascons—Wharf	12,600 00	36,000 00	12,600 00
	Anse au Griffond—Repairs to jetty		1,000 00	
	Anse St. Jean—Repairs to wharf		1,500 00	
	Baie St. Paul—Repairs to wharf		2,500 00	600 00
	Batiscan—Wharf repairs and improvements		2,850 00	
125	Beloeil—Repairs to protection piers		3,700 00	1,900 00
	Berthier (en bas)—Repairs to wharf		18,600 00	
	Cabano—Repairs to wharf		1,600 00	
	Cap St. Ignace—Repairs to wharf		4,000 00	
	Cap de la Madeleine—Repairs to wharf		1,000 00	
	Champlain—Repairs to wharf		3,000 00	
	Cote Ste. Catherine Wharf—Repairs and improvements		2,000 00	
	East Templeton—Repairs to wharf		900 00	925 00
	Carried forward	12,600 00	81,150 00	16,025 00

XVII—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	HARBOURS AND RIVERS—*Continued.*	$ cts.	$ cts.	$ cts.
	Brought forward	12,600 00	81,150 00	16,025 00
	Quebec—Concluded.			
	Esquimaux Point—Wharf improvements		2,700 00	
	Fabre—Repairs to wharf		1,100 00	
	Father Point—Repairs to wharf		600 00	
	Fort William—Wharf repairs and improvements		3,000 00	
	Garthby—Repairs to wharf		1,200 00	
	Gaspé Basin—Wharf improvements		3,300 00	
	Grondines—Wharf repairs and improvements		850 00	
	Grosse Isle Quarantine Station Extension of wharfs		50,000 00	
	Grosse Isle—Repairs to wharf		6,500 00	
	Grosse Roche—Repairs to wharf		800 00	
	Harbours and Rivers generally—Repairs and improvements		75,000 00	75,000 00
	Hudson—To complete reconstruction of wharf		1,350 00	
	Isle aux Grues—Repairs to wharfs		2,100 00	
	Isle Verte—Repairs to wharf		1,100 00	
	Laprairie—Rebuilding of ice breaker		1,800 00	
	Laprairie—Protection works—Maintenance and repairs	8,000 00	11,000 00	20,000 00
	Les Eboulements—Repairs to wharf		3,800 00	900 00
	Les Ecureuils—Repairs to wharf		1,400 00	
	Lotbinière—Repairs to wharf		2,900 00	
	Magog—Reconstruction of wharf		22,000 00	
	Malbaie (Gaspe Co.)—Repairs to wharf		2,500 00	
	Matane—To complete repairs to wharf		1,000 00	600 00
	Mont Louis—Repairs to wharf		700 00	
	Montmagny—Repairs to wharf		2,000 00	
	Murray Bay—Repairs to wharf		2,400 00	2,000 00
	Norway Bay—Repairs to wharf		1,500 00	
	Notre Dame du Portage—Repairs to wharf		1,500 00	
	Pierreville—Repairs to wharf		1,300 00	
	Piopolis—Repairs to wharf		1,500 00	
	Pointe à Elie—Repairs to breakwater-wharf		3,600 00	1,200 00
125	Pointe aux Trembles—Repairs to wharf		7,800 00	
	Pointe Fortune—Reconstruction of wharf		2,600 00	
	Pointe Pizeau, Sillery—Repairs to wharf		16,000 00	
	Richmond—Reconstruction of ice breakers		13,300 00	
	Rimouski—Harbour improvements		69,000 00	100,000 00
	Riviere du Loup (en bas)—Repairs to wharf		2,400 00	1,500 00
	Riviere Ouelle—Repairs to wharf		1,200 00	1,500 00
	St. Alphonse—Repairs to wharf	1,300 00	3,300 00	2,100 00
	St. Andre de Kamouraska—Repairs to wharf		1,100 00	
	Ste. Anne de Beaupre—Wharf repairs and reconstruction		39,000 00	
	Ste. Anne de Chicoutimi—Repairs to wharf		1,750 00	
	St. Emelie—Repairs to wharf		600 00	
	Ste. Famille—Wharf repairs and reconstruction		17,000 00	
	St. Fulgence—Repairs to pier		1,000 00	
	St. Ignace de Loyola (north)—Repairs to wharf		4,400 00	
	St. Irenee—Repairs to wharf		2,100 00	850 00
	St. Jean d'Orleans—Repairs to wharf		35,000 00	
	St. Jean Port Joli—Repairs to wharf		1,300 00	
	St. Laurent, Island of Orleans—Repairs to wharf		15,000 00	2,700 00
	St. Michel de Bellechasse—Repairs to wharf		53,600 00	
	St. Paul, Ile aux Noix—Repairs to wharf approach		1,700 00	
	St. Pierre les Becquets—Repairs to wharf		2,000 00	
	St. Simeon—Wharf repairs and improvements		1,300 00	
	St. Sulpice—Repairs to wharf		1,200 00	
	St. Zotique—Wharf reconstruction and repairs		3,100 00	
	St. Joseph de Letellier—Repairs to wharf		1,200 00	
	Stratford Centre—Repairs to wharf		1,200 00	
	Sorel—Repairs to ice piers		4,500 00	
	Trois Pistoles—Repairs to wharfs and breakwater		3,700 00	
	Vercheres—Wharf	8,300 00	10,000 00	10,300 00
	Verdun—Repairs to wharf approach		1,700 00	
	Appropriations not required for 1919-20			48,427 63
		30,200 00	610,700 00	283,102 63

XVII—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	HARBOURS AND RIVERS—*Continued.*	$ cts.	$ cts.	$ cts.
	Ontario.			
	Bayfield—Repairs to pier		3,800 00	4,000 00
	Belleville Harbour—Improvements to wharf and warehouse		1,000 00	3,000 00
	Burlington Channel—Repairs to pier	8,500 00	23,900 00	8,500 00
	Burlington—In full and final settlement of all claims of Hutchison & Latimer in connection with their contract for revetment wall		2,060 00	
	Cobourg—Repairs to piers	15,000 00	26,800 00	44,600 00
	Connaught Station—Wharf		4,900 00	
	Cornwall—New wharf		5,000 00	
	Fighting Island—Detroit River—Dredging		60,060 00	
	French River dams—Repairs and maintenance		3,000 00	3,000 00
	Goderich—Repairs to docks		2,700 00	3,000 00
	Grand Bend—Repairs to piers		1,250 00	1,000 00
	Haileybury—Repairs to wharfs		1,400 00	600 00
	Harbours and Rivers generally—Repairs and improvements		65,000 00	65,000 00
	Hilton—Repairs to wharf		1,300 00	
	Huntsville—Repairs to wharf		840 00	
	Kagawong—Wharf		9,000 00	
	Kincardine—Repairs to piers		2,400 00	
	Kingston—Maintenance and operation of combined roadway wharf and bridges		11,300 00	8,500 00
126	Kingston—Harbour improvements		7,000 00	
	Kingston—Repairs to R.M.C. dock		1,350 00	
	Kingsville—Repairs to pier		850 00	
	Leamington—Repairs to pier		950 00	
	Midland—Repairs to wharfs		3,346 00	
	Oakville—Repairs to pier		1,060 00	
	Owen Sound—Repairs to wharf		850 00	
	Parry Sound—Renewals to breastworks at Two and Seven Mile Narrows		1,250 00	
	Pelee Island—Repairs to piers		750 00	
	Pembroke—Repairs to wharf		1,500 00	
	Petawawa—Repairs to wharf		1,900 00	
	Port Burwell—Repairs to pier	2,000 00	5,700 00	14,600 00
	Port Colborne—Repairs to breakwaters		52,000 00	7,400 00
	Port Dover—Repairs to pier	2,500 00	4,500 00	6,000 00
	Port Elgin—Repairs to wharf and breakwater		5,600 00	
	Port Findlay—Repairs to wharf		1,000 00	
	Port Hope—Repairs to pier		11,500 00	
	Port Rowan—Repairs to pier		1,600 00	
	Port Stanley—Harbour improvements		1,100 00	77,000 00
	Puce—Repairs to harbour works		850 00	
	Sault Ste. Marie—Repairs to wharf		2,100 00	
	Southampton—Repairs to harbour works		6,000 00	1,800 00
	Thessalon—Repairs to wharf	500 00	11,000 00	1,000 00
	Wheatley—Repairs to pier		850 00	1,400 00
	Appropriations not required for 1919-20			42,493 25
		28,500 00	348 930 00	292,893 25

SESSIONAL PAPER No. 3

XVII—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	HARBOURS AND RIVERS—*concluded.*	$ cts.	$ cts.	$ cts.
	Manitoba.			
	Dauphin River—Wharf		6,700 00	
	Delta—Closing channel		3,000 00	
127	Harbours and Rivers generally—Repairs and improvements		15,000 00	15,000 00
	Le Pas—Wharf		19,000 00	
	Little Pembina River—Diversion to Pelican Lake	15,300 00	19,500 00	15,500 00
	Red River—Repairs to channel protection work		5,000 00	3,000 00
	Saskatchewan and Alberta.	15,300 00	68,200 00	33,500 00
128	Harbours and Rivers generally—Repairs and improvements		20,000 00	20,000 00
	British Columbia.			
	Arrow Park—Repairs to wharf		940 00	
	Alice Arm—Landing float		2,000 00	
	Chilliwack—Repairs to wharf and landing		2,100 00	
	Comox—Repairs to wharf		20,300 00	
	Dewdney—Repairs and additions to wharf		800 00	
	Fraser River—Dredging North Arm		100,000 00	
	Fraser River (lower)—Improvements		25,000 00	21,500 00
	Fraser River—Improvements at Westham Island		1,000 00	
	Half Moon Bay—Wharf		6,500 00	
	Harbours and Rivers—Generally—Repairs and improvements		95,000 00	75,000 00
	Harrop—Repairs to wharf		675 00	
	New Massett—Rebuilding wharf		10,500 00	
	Okanagan Centre—Wharf		5,800 00	
	Okanagan River—Reconstructing dam and repairing bank protection works		5,800 00	
	Old Massett—Repairs to wharf		4,000 00	
129	Powell River—Addition to wharf and dredging		16,500 00	
	Port Clements—Repairs to wharf		4,200 00	
	Port Essington—Landing float		3,500 00	
	Prince Rupert Quarantine Station—Repairs to wharf		4,500 00	2,000 00
	Queen Charlotte City—Repairs to wharf		4,600 00	
	Refuge Bay—Repairs to wharf		4,000 00	
	Roberts Bay—Repairs to float and approach		4,500 00	
	Saanichton—Repairs to wharf		1,000 00	
	Shoal Bay—Repairs to wharf		1,100 00	
	Sidney—Repairs to wharf		7,000 00	
	Skidegate—Repairs to wharf		6,500 00	
	Spiller River—Repairs to wharf		3,000 00	
	Squamish—Repairs to wharf		675 00	
	Stewart—Reconstruction of wharf		34,000 00	
	Tofino—Repairs to wharf		1,700 00	1,600 00
	Williams Head Quarantine Station—Repairs to wharf	13,200 00	20,000 00	13,200 00
	Wolfsen Bay—Repairs to wharf		1,200 00	
	Appropriations not required for 1919-20			113,850 00
	Generally.	13,200 00	398,490 00	227,150 00
130	Harbours and Rivers—Generally		30,000 00	30,000 00
	DREDGING.			
	Dredging—Maritime Provinces		350,000 00	200,000 00
	Dredging—Ontario and Quebec	120,000 00	350,000 00	270,000 00
131	Dredging—Manitoba, Saskatchewan and Alberta	34,000 00	45,000 00	64,000 00
	Dredging—British Columbia	60,000 00	300,000 00	250,000 00
	Appropriations not required for 1919-20			56,000 00
		214,000 00	1,045,000 00	840,000 00

XVII—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	SLIDES AND BOOMS.	$ cts.	$ cts.	$ cts.
	Appropriations not required for 1919-20			16,000 00
	ROADS AND BRIDGES.			
	Banff—Repairs to bridge		3,500 00	3,145 00
	Banff—New bridge		100,000 00	
	Canmore—Repairs to bridge		1,300 00	
	Capilano River, B.C.—Bridge—Contribution by Dominion Government, Provincial Government, and Municipality, each to contribute like amount		7,000 00	
	Dominion—Roads and bridges generally		5,000 00	5,000 00
	Edmonton—Repairs to bridge	1,200 00	1,200 00	1,200 00
132	Matapedia—Interprovincial bridge—Repairs		2,500 00	3,000 00
	Ottawa-Hull—New bridge to replace present Union bridge over Ottawa River below Chaudière	120,000 00	120,000 00	120,000 00
	North Temiskaming—Erection of bridge superstructure and repairs to substructure; Quebec Government to contribute $15,000		55,000 00	
	Ottawa—Maintenance and repair of bridges and approaches		7,000 00	7,000 00
	Portage du Fort—Repairs to bridges		5,000 00	
	St. Andrews, Man.—Improvements to river road		1,500 00	
	Appropriations not required for 1919-20			7,271 35
		121,200 00	309,000 00	146,616 35
	TELEGRAPH AND TELEPHONE LINES.			
	Nova Scotia.			
133	Pictou Island—Telephone cable		5,000 00	
	Prince Edward Island.			
134	For contribution of half cost of reconstruction of telegraph lines jointly owned by the Anglo-American Telegraph Co. and the Dominion Government	17,000 00	18,700 00	17,000 00
	Quebec.			
135	Improvements to repair service		3,000 00	3,000 00
	Saskatchewan and Alberta.			
	Peace River Line—Office and dwelling at Grande Prairie	4,000 00	4,000 00	4,000 00
136	Peace River Line—Woods Clearance Edmonton to Peace River	4,800 00	5,000 00	5,000 00
	Repairs and improvements to office buildings	1,000 00	1,000 00	2,750 00
	British Columbia.			
	Mainland telegraph and telephone lines—General repairs and improvements	10,000 00	10,000 00	32,700 00
137	Vancouver Island Lines—Repairs and renewals	6,500 00	8,700 00	6,500 00
	Various.			
	Appropriations not required for 1919-20			24,315 00
	Total	43,300 00	55,400 00	95,265 00

SESSIONAL PAPER No. 3

XVII—PUBLIC WORKS—CHARGEABLE TO INCOME—*Concluded.*

No. of Vote.	Details.	Revote.	1919-20.	1918-19.
	MISCELLANEOUS.	$ cts.	$ cts.	$ cts.
	Architectural Branch—Salaries of architects, clerks of works, inspectors, draughtsmen, clerks and messengers of outside service	.....	60,000 00	60,000 00
	Accounts Branch—Salaries of agents and clerks, travelling and contingent expenses of outside service	.....	25,000 00	25,000 00
	Maintenance and operation of water storage dams on Ottawa river and tributaries, surveys in connection therewith, and settlement of land damages	.....	125,000 00	125,000 00
	Dry docks generally—Inspection, etc	.....	4,000 00	4,000 00
	Engineering Branch—Salaries of engineers, inspectors, superintendents, draughtsmen, clerks and messengers of the outside service	.....	435,000 00	435,000 00
	For operation and maintenance of inspection boats	.....	22,000 00	15,000 00
138	Compassionate allowance to the widow of the late Neil McLellan who was drowned in the Madawaska River at Arnprior, Ont. on April 15, 1918, while at work as Assistant to the Slidemaster	.....	2,000 00	
	Monument of His late Majesty King Edward VII	5,000 00	5,000 00	5,000 00
	Monument to memory of the late Hon. Thos. D'Arcy McGee	8,000 00	8,000 00	8,000 00
	Monument to Sir Wilfrid Laurier	.....	25,000 00	
	National Gallery of Canada	.....	10,000 00	8,000 00
	River gauging and metering	.....	24,000 00	24,000 00
	Surveys and inspections	.....	85,000 00	85,000 00
	To cover balance of expenditure for works already authorized for which the appropriations may be insufficient, provided the amount for any one work does not exceed $200	.....	5,000 00	5,000 00
	Appropriations not required for 1919-20	.....	.....	37,641 50
		13,000 00	835,000 00	836,641 50
	AUTHORIZED BY STATUTE.			
	Collingwood Dry Dock No. 1	.....	15,000 00	15,000 00
	Collingwood Dry Dock No. 2	.....	9,208 96	9,208 96
	Montreal Floating Dock	.....	105,000 00	105,000 00
	Port Arthur Dry Dock	.....	37,741 50	
	Prince Rupert Floating Dock	.....	76,970 88	
		.....	243,921 34	129,208 96
	SUMMARY.			
	To be voted	911,350 00	11,854,961 80	8,065,037 21
	Authorized by Statute	.....	243,921 34	129,208 96
		911,350 00	12,098,883 14	8,194,246 17

XVIII—MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS.

Amount to be voted.....$2,467,120 67

No of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
	ATLANTIC OCEAN.				
139	Steam service between Canadian Atlantic ports and Australia and New Zealand.....	140,000 00	70,000 00	70,000 00	
140	Ocean and mail service between Canada and Great Britain	1,000,000 00	400,000 00	600,000 00	
141	Steam service or services between Canada and Newfoundland	70,000 00	70,000 00		
142	Steam service or services between Canada and the West Indies or South America or both..	340,666 66	250,666 66	90,000 00	
143	Steam service between Canada and South Africa	146,000 00	73,000 00	73,000 00	
144	Steam service between Halifax, St. John's, Nfld. and Liverpool.....	20,000 00	....	20,000 00	
	PACIFIC OCEAN.				
145	Steam service between Canada and Australia or New Zealand or both, on Pacific Ocean..	180,509 00	180,509 00		
146	Steam service between Canada, China and Japan	253,333 34	200,000 00	53,333 34	
147	Steam service between Prince Rupert, B.C., and Queen Charlotte Islands.....	21,000 00	21,000 00		
148	Steam service between Victoria and San Francisco.	3,000 00	3,000 00		
149	Steam service between Victoria, Vancouver, way ports and Skagway	12,500 00	12,500 00		
150	Steam service between Victoria and West Coast Vancouver Island	5,000 00	5,000 00		
151	Steam service between Vancouver and northern ports of British Columbia	16,800 00	16,800 00		
	LOCAL SERVICES.				
152	Steam service between Baddeck and Iona ...	5,825 00	5,825 00		
153	Steam service between Charlottetown, Victoria and Holliday's Wharf.....	2,500 00	2,500 00		
154	Steam service between Froude's Point and Lockeport, N.S.....	600 00	600 00		
155	Steam service between Grand Manan and the Mainland.....	10,000 00	10,000 00		
156	Steam service between Halifax, Canso and Guysboro.....	5,000 00	5,000 00		
157	Steam service between Halifax and Newfoundland via Cape Breton ports.....	10,000 00	10,000 00		
158	Steam service between Halifax, Mahone Bay, Tancook Island and La Have River ports.	4,000 00	4,000 00		
159	Steam service between Halifax and Spry Bay and ports in Cape Breton.....	4,000 00	4,000 00		
160	Steam service between Halifax, South Cape Breton and Bras d'Or Lake ports.....	6,000 00	6,000 00		
161	Steam service between Halifax and West Coast Cape Breton, calling at way ports..	4,000 00	4,000 00		
162	Steam service between Halifax and Sherbrooke.	2,000 00	2,000 00		
163	Steam service between Mulgrave and Canso..	6,500 00	6,500 00		
	Carried forward	2,269,234 00	1,362,900 66	906,333 34	....

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XVIII—MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS—*Continued*

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
	LOCAL SERVICES—*Continued.*	$ cts.	$ cts.	$ cts.	$ cts.
	Brought forward	2,269,234 00	1,362,900 66	906,333 34	
164	Steam service between Mulgrave and Guysboro', calling at intermediate ports	5,500 00	5,500 00		
165	Steam service between Newcastle, Neguac and Escuminac, calling at intermediate points on the Miramichi River and Miramichi Bay	2,500 00	2,500 00		
166	Steam service between Pelee Island and the mainland	8,000 00	8,000 00		
167	Steam service between Petit de Grat and the Intercolonial Railway terminus at Mulgrave	7,000 00	7,000 00		
168	Steam service on the Petitcodiac River between Moncton and way ports, and a port or ports on the west coast of Cumberland County	2,500 00	2,500 00		
169	Steam service between Pictou and Montague, calling at Murray Harbour and Georgetown	5,000 00	5,000 00		
170	Schooner service between Pictou, New Glasgow, Antigonish County ports and Mulgrave	1,000 00	1,000 00		
171	Steam service from the opening to the closing of navigation in 1919, between Pictou, Mulgrave and Cheticamp	7,500 00	7,500 00		
172	Steam service from the opening to the closing of navigation in 1919, between Port Mulgrave, St, Peter's, Irish Cove and Marble Mountain and other ports on the Bras d'Or Lakes	6,500 00	8,500 00		2,000 00
173	Steam service between Quebec and ports on the North and /or South Shores of the Gulf of St. Lawrence, and /or between ports in Prince Edward Island, Nova Scotia, Newfoundland and the Magdalen Islands	70,000 00		70,000 00	
174	Steam service between St. Catherine's Bay and Tadoussac	886 67		886 67	
175	Steam service between St. John and ports in Cumberland Basin	3,000 00	3,000 00		
176	Steam service between St. John, N.B., and St. Andrew's, N.B., calling at intermediate points	4,000 00	4,000 00		
177	Steam service between St. John and Bridgetown	2,500 00	2,500 00		
178	Steam service between St. John and Digby	20,000 00	20,000 00		
179	Steam service between St. John, Digby, Annapolis and Granville, viz., along the west coast of Annapolis Basin	2,000 00	2,000 00		
180	Steam service between St. John, N.B., and ports on the Bay of Fundy and Minas Basin, and Margaretville, N.S.	8,000 00	8,000 00		
181	Steam service or services between St. John, Westport and Yarmouth and other way ports	10,000 00	10,000 00		
182	Steam service during the year 1919 between St. Stephen, N.B., Ste. Croix River points, Deer Island, Campobello and the inner islands, Passamaquoddy Bay and L'Etete or Back Bay	6,000 00	6,000 00		
183	Steam service during the season of 1919, between Sydney and Bay St. Lawrence, calling at way ports	6,000 00	6,000 00		
	Carried forward	2,447,120 67	1,471,900 66	977,220 01	2,000 00

XVIII—MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS—*Con.*

No. of Vote.	Details.	1919-20	1918-19.	Compared with Estimates of 1918-19.	
				Increase.	Decrease.
	LOCAL SERVICES—*Concluded.*	$ cts.	$ cts.	$ cts.	$ cts.
	Brought forward	2,447,120 67	1,471,900 66	977,220 01	2,000 00
184	Steam service during the season 1919, between Sydney and Whycocomagh	3,000 00	3,000 00		
185	Steam service from Sydney to Bras d'Or Lake ports, and ports on the East and West Coasts of Cape Breton	14,000 00		14,000 01	
186	Expenses in connection with the supervision of subsidized steamship services	3,000 00	3,000 00		
	Appropriations not required for 1919-20		60,000 00		60,000 00
		2,467,120 67	1,537,900 66	929,220 01	
	AUTHORIZED BY STATUTE.				
	Canada, China and Japan (1-2 Geo. V., Chap. 25)	121,666 66	121,666 66		
	Canada and France (8-9 Ed. VII, Chap. 36).		200,000 00		200,000 00
		121,666 66	321,666 66		200,000 00
	SUMMARY.				
	To be voted	2,467,120 67	1,537,900 66	929,220 01	
	Authorized by Statute	121,666 66	321,666 66		200,000 00
		2,588,787 33	1,859,567 32	729,220 01	

XIX—THE NAVAL SERVICE.

Amount to be voted..... $1,805,000 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
187	Naval Service—To provide for the maintenance and upkeep of Ships, Naval College, Dockyards at Halifax and Esquimalt, and Royal Naval Canadian Volunteer Reserve..	600,000 00	600,000 00		
188	Hydrographic Surveys.	250,000 00	215,000 00	35,000 00	
189	Fisheries Protection Service—To provide for the repairs and maintenance of Fisheries Protection Steamers	400,000 00	300,000 00	100,000 00	
190	Radiotelegraph Service—To provide for the building and maintenance of wireless stations.	285,000 00	225,000 00	60,000 00	
191	Tidal Service.	30,000 00	25,000 00	5,000 00	
192	Patrol of the northern waters of Canada.....	40,000 00	40,000 00	.....	
193	Life-saving Stations—Including rewards for saving life	100,000 00	100,000 00		
194	Royal Naval College of Canada.	100,000 00	....	100,000 00	
	Appropriations not required for 1919-20.....	....	25,000 00	.....	25,000 00
		1,805,000 00	1,530,000 00	275,000 00	.....

XX—OCEAN AND RIVER SERVICE.

Amount to be voted.....$1,812,300 00.

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
195	Maintenance and repairs to Dominion steamers and ice-breakers.....	1,500,000 00	1,500,000 00		
196	Examiners of masters and mates.....	18,000 00	16,500 00	1,500 00	
197	Investigations into wrecks	12,300 00	12,300 00		
198	Expenses of Schools of Navigation.....	8,000 00	8,000 00		
199	Registration of shipping.....	6,000 00	3,000 00	3,000 00	
200	Removal of obstructions in navigable waters.....	5,000 00	5,000 00		
201	Inspection of live stock shipments.....	3,000 00	3,000 00		
202	To continue subsidies for wrecking plants—Quebec, Maritime Provinces and British Columbia	35,000 00	35,000 00		
203	Unforeseen expenses.....	5,000 00	5,000 00		
204	Amount required for two boilers for C.G.S. "Montcalm".....	70,000 00	60,000 00	10,000 00	
205	Amount required for one steamer for buoy and lighthouse service in Maritime Provinces.....	150,000 00	300,000 00	....	150,000 00
		1,812,300 00	1,947,800 00	.....	135,500 00

XXI—PUBLIC WORKS—CHARGEABLE TO CAPITAL.

(Marine Department.)

Amount to be voted.....$30,546,900 00.

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19.	
				Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
206	River St. Lawrence, Ship Channel.....	478,000 00	478,000 00	....	....
207	To provide for construction and completion of dredging plant for St. Lawrence River from Montreal to Father Point..	68,900 00	163,900 00	.....	95,000 00
208	Government Shipbuilding Programme:— Amount required for the construction of vessels in accordance with Government program.....	30,000,000 00	.....	30,000,000 00	.....
	Appropriations not required for 1919-20 .	.....	50,000 00	... .	50,000,00
		30,546,900 00	691,900 00	29,855,000 00	....

XXII—LIGHTHOUSE AND COAST SERVICE.

Amount to be voted.....$2,205 800.00.

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
209	Agencies, rents and contingencies.....	192,000 00	178,000 00	14,000 00	
210	Salaries and allowances to lightkeepers...	540,600 00	540,000 00		
211	Maintenance and repairs to lighthouses...	750,000 00	700,000 00	50,000 00	
212	Construction of lighthouses and aids to navigation, including apparatus, submarine signals, and providing suitable boats for carrying on construction work.....	460,000 00	400,000 00		
213	Signal service.....	60,000 00	60,000 00		
214	Administration of pilotage	200,000 00	176,300 00	23,700 00	
215	Maintenance and repairs to wharfs.	12,000 00	10,000 00	2,000 00	
216	To provide for breaking ice in Thunder Bay and Lake Superior and other points deemed advisable for the good of navigation	40,000 00	40,000 00		
217	Amount required to pay pensions to the following retired pilots:—Ls. R. Demers, Jos. Lapointe, Paul Gobeil, Barthelemi Lachance, Alphonse Asselin, Chas. Normand, Nap. Rioux, Elzear Desrosiers, Hubert Raymond, Arbel Bernier, Laurent Godbout, Adelme Pouliot, Edmond Larochelle, L. E. Morin, A. T. Simard, Joseph Plante, Victor Vezina, J. G. Dupil, Raymond Baquet, Alfred Larochelle, Theophile Corriveau, Alphonse Pouliot, Emilio Couillard, Treffle Delisle, David Dumas, Alfred Goudreau, Onesime Noel, F. X. Desmeules, Adjutor Baillargeon, Joseph Pouliot, Arthur Baillargeon, John A. Irvine, Camille Bernier.....	9,900 00	11,293 55		1,393 55
218	To provide for telephones at different points throughout the Dominion in connection with aids to navigation...	500 00	500 00		
219	Allowance to Harbour Master at Amherstburg, for supervision of lights and buoys in St. Clair river, Detroit river, Lake Erie, and other services during the season of navigation..... ...	400 00	400 00		
220	Compassionate allowance to Mrs. Robert McMenemy, widow of the late lightkeeper at Otter Head, Lake Superior, $500, and compassionate allowance to Mrs. Wm. Sherlock, widow of the late lightkeeper at Michipicoten Island, east end, Lake Superior.....	1,000 00	.....	1,000 00	
		2,205,800 00	2,116,493 55	89,306 45	

XXIII—SCIENTIFIC INSTITUTIONS.

Amount to be voted.....$.....457,875 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
	DEPARTMENT OF THE INTERIOR.	$ cts.	$ cts.	$ cts.	$ cts.
	Scientific Institutions.				
221	Expenses connected with the Dominion Astronomical Observatory at Ottawa..... ..	31,000 00	25,000 00	6,000 00	
	Expenses connected with the Dominion Astrophysical Observatory at Victoria, B.C....	8,500 00	7,500 00	1,000 00	
	Geodetic Survey of Canada.				
222	Investigations, triangulations, precise levelling, topographic and field astronomic work, etc.	149,000 00	112,005 00	36,995 00	
	International Boundaries.				
223	Expenses connected with the survey and demarcation of International Boundaries, including $1,000 to J. J. McArthur as International Boundary Commissioner.	58,495 00	60,495 00	.....	2,000 00
		246,995 00	205,000 00	41,995 00	
	DEPARTMENT OF MARINE.				
224	Meteorological Service, including Magnetic Observatory, grants of $500 each to Kingston and Montreal Observatories; also allowance of $400 to L. F. Gorman, Observer at Ottawa.....	210,880 00	200,000 00	10,880 00	
	SUMMARY.				
	Department of the Interior.....	246,995 00	205,000 00	41,995 00	
	Department of Marine	210,880 00	200,000 00	10,880 00	
		457,875 00	405,000 00	52,875 00	

XXIV—MARINE HOSPITALS.

Amount to be voted.....$78,000 00

No of vote.	Details.	1919-20.	1918-19	Compared with Estimates of 1918-19.	
				Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
225	Marine Hospitals, including grants to institutions assisting sailors....	75,000 00	75,000 00		
	Shipwrecked and distressed seamen..... ..	3,000 00	3,000 00		
		78,000 00	78,000 00		

XXV—STEAMBOAT INSPECTION.

Amount to be voted.....$87,827 77

No. of vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19.	
				Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
226	Steamboat inspection	87,827 77	79,221 00	8,606 77	....

XXVI—FISHERIES.

Amount to be voted.....$1,145,000 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
227	Salaries and disbursements of Fishery Officers and Guardians, Fisheries Patrol Service, and Oyster Culture	600,000 00	500,000 00	100,000 00	
228	Building fishways and clearing rivers	30,000 00	10,000 00	20,000 00	
229	Legal and incidental expenses	4,000 00	4,000 00		
230	To assist in the conservation and development of deep sea fisheries and of the demand for fish and to provide for better transportation facilities for fish	100,000 00	110,000 00		10,000 00
231	To provide for the maintenance of a Fisheries Intelligence Bureau	5,000 00	5,000 00		
232	To provide for the Inspection of pickled fish	15,000 00	15,000 00		
233	Salaries, construction and maintenance of fish breeding establishments	365,000 00	300,000 00	65,000 00	
234	Marine Biological Board of Canada	26,000 00	26,000 00		
	Appropriations not required for 1919-20		5,000 00		5,000 00
		1,145,000 00	975,000 00	170,000 00	
	AUTHORIZED BY STATUTE.				
	Fishing Bounty	160,000 00	160,000 00		
	SUMMARY.				
	To be voted	1,145,000 00	975,000 00	170,000 00	
	Authorized by Statute	160,000 00	160,000 00		
		1,305,000 00	1,135,000 00	170,000 00	

XXVII—SUBSIDIES TO PROVINCES.

Amount authorized by Statute.....$11,490,860 48

Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	2,396,378 88	2,396,378 88		
Quebec	1,969,630 28	1,969,630 28		
Nova Scotia	636,666 86	636,666 86		
New Brunswick	637,976 16	637,976 16		
Manitoba	1,470,991 36	1,423,679 36	47,312 00	
British Columbia	623,135 06	623,135 06		
Prince Edward Island	381,931 88	381,931 88		
Alberta	1,621,075 00	1,589,075 00	32,000 00	
Saskatchewan	1,753,075 00	1,710,675 00	42,400 00	
	11,490,860 48	11,369,148 48	121,712 00	

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XXVIII—MINES AND GEOLOGICAL SURVEY.

Amount to be voted.....$765,400 00

No of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
	Department.	$ cts.	$ cts.	$ cts.	$ cts.
235	For experimental work relating to briquetting of lignite coal. (Revote).....	160,000 00	200,000 00	.....	40,000 00
	Appropriations not required for 1919-20.....	.....	3,000 00	.....	3,000 00
		160,000 00	203,000 00	.....	43,000 00
	Mines Branch.				
236	Investigation of ore and other economic deposits, road and structural materials; wages; expenses of the fuel testing and the ore dressing plants; collection of mining and metallurgical statistics etc.....	134,000 00	130,000 00	4,000 00	
	Publications, English and French editions of reports; purchase of books of reference, laboratory supplies, instruments, office contingencies.....	40,000 00	40,000 00	.....	
	To meet the expenses of a branch ore dressing plant and laboratories in B. C.....	100,000 00	.....	100,000 00	
	For the organization and equipment of the Explosives division under the *Explosives Act, Chap. 31, 4-5 George V*.....	35,000 00	.....	35,000 00	
		309,000 00	170,000 00	139,000 00	
	Dominion of Canada, Assay Office.				
237	Maintenance of Assay Office, Vancouver, B.C.	26,000 00	25,000 00	1,000 00	
	Geological Survey.				
238	For explorations, surveys and investigations, wages of explorers, draughtsmen and others.	150,000 00	130,000 00	20,000 00	
	For publication of English and French editions of reports; maps, illustrations, etc.....	65,000 00	55,000 00	10,000 00	
	For maintenance of offices and museum; instruments, chemicals, books of reference; miscellaneous assistance, and contingencies.	50,000 00	45,000 00	5,000 00	
	For purchase of specimens.....	5,000 00	2,500 00	2,500 00	
	Compensation to J. F. Lyons for quarters vacated.....	400 00	400 00		
		270,400 00	232,900 00	37,500 00	
	SUMMARY.				
	Department.....	160,000 00	203,000 00	.....	43,000 00
	Mines Branch.....	309,000 00	170,000 00	139,000 00	
	Assay Office.....	26,000 00	25,000 00	1,000 00	
	Geological Survey Branch.....	270,400 00	232,900 00	37,500 00	
		765,400 00	630,900 00	134,500 00	

XXIX—LABOUR.

Amount to be voted.....$367,500 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918–19.	
				Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
239	Conciliation and Labour Act, including publication, printing, binding and distribution of the *Labour Gazette*, and allowance to correspondents, and to provide for the payment of salary of Private Secretary to the Minister..	35,000 00	35,000 00	.....	....
240	Industrial Disputes Investigation Act	40,000 00	25,000 00	15,000 00	.....
241	Fair Wages and Inspection Officers...	17,500 00	15,000 00	2,500 00	.....
242	Administration Employment Offices Co-ordination Act..	50,000 00	15,000 00	35,000 00	.....
243	To supplement amount provided by Statute, 8-9 Geo. V. Cap. 21, including $50,000 for the establishment and maintenance of employment offices in Prince Edward Island, New Brunswick and Nova Scotia, notwithstanding anything to the contrary in the said Act.....	200,000 00	....	200,000 00	.....
244	Administration Vocational Education Act....	25,000 00	.....	25,000 00	....
		367,500 00	90,000 00	277,500 00	.....

XXX—INDIANS.

Amount to be voted.....$1,741,563 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
	ONTARIO AND QUEBEC.	$ cts.	$ cts.	$ cts.	$ cts.
245	Relief, medical attendance and medicines.....	28,000 00	28,000 00		
	Repairs to roads and bridges and drainage....	1,900 00	1,900 00		
	General expenses..	51,875 00	51,875 00		
	For clearing of land and purchase of stock in north western Ontario	3,000 00	.....	3.000 00	
		84,775 00	81,775 00	3,000 00	
	NOVA SCOTIA.				
246	Salaries	4,400 00	4,400 00		
	Relief	11,000 00	8,000 00	3,000 00	
	To provide for encouragement of agriculture..	1,000 00	1,000 00		
	Medical attendance and medicines.....	6,000 00	5,000 00	1,000 00	
	Repairs to roads and dyking.....	600 00	600 00		
	Miscellaneous and unforeseen.....	5,300 00	5,300 00		
		28,300 00	24,300 00	4,000 00	
	NEW BRUNSWICK.				
247	Salaries	1,984 00	1,984 00		
	Relief	10,000 00	8,000 00	2,000 00	
	Miscellaneous and unforeseen.	850 00	850 00		
	Medical attendance and medicines	5,000 00	4,000 00	1,000 00	
	Repairs to roads	450 00	450 00		
	To provide for encouragement of agriculture..	1,000 00	1,000 00		
		19,284 00	16,284 00	3,000 00	
	PRINCE EDWARD ISLAND.				
248	Salaries.....	600 00	600 00		
	Relief and seed grain	1,375 00	1,375 00		
	Medical attendance and medicines	850 00	850 00		
	Miscellaneous	400 00	400 00		
		3,225 00	3,225 00		
	MANITOBA, SASKATCHEWAN, ALBERTA AND NORTHWEST TERRITORIES.				
249	Implements, tools, etc.....	5,190 00	7,366 00	....	2,176 00
	Field and garden seeds.....	2,013 00	2,957 00	.....	944 00
	Live stock.....	2,150 00	4,835 00		2,685 00
	Supplies for destitute.....	149,364 00	125,167 00	24,197 00	
	Hospitals and medical attendance.....	108,696 00	103,767 00	4,929 00	
	Triennial clothing.	6,000 00	6,060 00		
	Surveys	11,000 00	11,000 00		
	Sioux.....	7,545 00	6,418 00	1,127 00	
	Grist and saw mills	5,450 00	6,076 00	.....	626 00
	General expenses.....	259,006 00	244,563 00	14,443 00	.....
		556,414 00	518,149 00	38,265 00	.....

XXX—INDIANS.—*Concluded.*

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
	BRITISH COLUMBIA.	$ cts.	$ cts.	$ cts.	$ cts.
250	Salaries	47,840 00	47,840 00		
	Relief to destitute	22,000 00	22,000 00		
	To assist Indians in farming, fruit culture and cleansing orchards	8,450 00	8,450 00		
	Hospital, medical attendance and medicines	53,200 00	53,200 00		
	Travelling expenses	20,000 00	20,000 00		
	Office, miscellaneous and unforeseen expenses	19,560 00	19,560 00		
	Surveys	5,000 00	5,000 00		
	YUKON	176,050 00	176,050 00		
251	Relief, medical attendance and medicines	11,000 00	11,000 00		
	General expenses	4,000 00	4,000 00		
	Appropriations not required for 1919-20	.....	2,000 00		2,000 00
	GENERAL.	15,000 00	17,000 00	.....	2,000 00
	Payments to Indians surrendering their lands under provisions of Section 89 of the Indian Act, which will afterwards be repaid from the avails of the land	25,000 00	25,000 00		
	Relief to destitute Indians in remote districts	60,000 00	60,000 00		
	To prevent spread of Tuberculosis	10,000 00	10,000 00		
	Printing, stationery, etc.	5,000 00	5,000 00		
252	Grant to assist Indian Trust Fund Account 310 suppression of liquor	3,000 00	3,000 00		
	Surveys, Ontario, Quebec and Maritime Provinces	3,000 00	3,000 00		
	To provide for expenses in connection with epidemic of smallpox and other diseases	10,000 00	10,000 00		
	To provide an amount to pay Agents' fees in connection with registration of births, deaths and marriages	1,500 00	1,500 00		
	General legal expenses	5,500 00	5,500 00		
	INDIAN EDUCATION.	123,000 00	123,000 00		
253	Indian Education	735,515 00	735,515 00		
	RECAPITULATION.				
	Ontario and Quebec	84,775 00	81,775 00	3,000 00	
	Nova Scotia	28,300 00	24,300 00	4,000 00	
	New Brunswick	19,284 00	16,284 00	3,000 00	
	Prince Edward Island	3,225 00	3,225 00	.....	
	Manitoba, Saskatchewan, Alberta and North-west Territories	556,414 00	518,149 00	38,265 00	
	British Columbia	176,050 00	176,050 00	.....	
	Yukon	15,000 00	17,000 00	.....	2,000 00
	General	123,000 00	123,000 00	.....	
	Indian Education	735,515 00	735,515 00	.....	
	AUTHORIZED BY STATUTE.	1,741,563 00	1,695,298 00	46,265 00	
	Indian Annuities under Section 171, Indian Act, as amended by 1-2 George V, Cap. 14, Sec. 3	205,290 00	205,290 00		
	SUMMARY.				
	To be voted	1,741,563 00	1,695,298 00	46,265 00	
	Authorized by Statute	205,290 00	205,290 00		
	Total	1,946,853 00	1,900,588 00	46,265 00	

SESSIONAL PAPER No. 3

XXXI—ROYAL NORTHWEST MOUNTED POLICE.

Amount to be voted..... $2,249,505 08

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
	NORTHWEST TERRITORIES, YUKON TERRITORY, PROVINCES OF ALBERTA, SASKATCHEWAN, MANITOBA, BRITISH COLUMBIA AND PART OF WESTERN ONTARIO.	$ cts.	$ cts.	$ cts.	$ cts.
254	Pay of force.....	1,007,984 90	473,335 25	534,649 65	.....
	Subsistence, billeting, forage and dog feed, fuel and light, clothing, repairs and renewals, horses, arms and ammunition, stationery, medical stores, transport, water service, building repairs, and contingencies.....	1,236,520 18	649,442 32	587,077 86	.....
	To compensate members of the Royal Northwest Mounted Police for injuries received while in the discharge of duty.....	5,000 00	5,000 00		
	Appropriations not required for 1919-20.....	.....	22,000 00	.....	22,000 00
		2,249,505 08	1,149,777 57	1,099,727 51	.....

XXXII—GOVERNMENT OF THE NORTHWEST TERRITORIES.

Amount to be voted..... $8,000 00

No. of Vote.	Details.	1919-20.	1918-19	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
255	Salary of Commissioner.....	1,000 00	1,000 00		
	Salary of Mr. L. du Plessis, as Secretary to the Commissioner.....	300 00	300 00		
	Salary of Mr. Geo. D. Pope, as Accountant to the Commissioner.....	300 00	300 00		
	Schools.....	3,000 00	3,000 00		
	Relief to destitute, maintenance of insane patients and prisoners.....	1,900 00	1,900 00		
	Investigations, travelling expenses, clerical assistance, printing, stationery and contingencies.....	1,500 00	1,500 00		
		8,000 00	8,000 00		

XXXIII—GOVERNMENT OF THE YUKON TERRITORY.

Amount to be voted..... $215,000 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19.	
				Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
256	Salaries and expenses connected with the administration of the Territory.....	75,000 00	85,000 00	.....	10,000 00
	Grant to Local Council.....	90,000 00	75,000 00	15,000 00	
	Grant to Local Council for maintenance of and repairs to roads.....	50,000 00	25,000 00	25,000 00	
		215,000 00	185,000 00	30,000 00	

XXXIV—DOMINION LANDS AND PARKS.

Amount to be voted.....$ 3,233,745 00.

No. of Vote.	Service.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
	Salaries of the Dominion Lands Outside Service	430,000 00	440,000 00	.....	10,000 00
	Dominion Lands contingencies, etc.....	220,000 00	220,000 00	.....	
	Surveys of Dominion Lands, examination of survey returns, printing of plans, etc. ...	700,000 00	496,300 00	203,700 00	
	Amount required to pay the fees of the Board of Examiners for D. L Surveyors of the Secretary, and of the Sub-examiners, and for stationery, printing, rent of rooms and furniture, etc. (The fees of Messrs. E. Deville, Otto J. Klotz and W. M. Tobey, members of the Board, and J. A. Coté, Secretary, are to be paid out of this sum.).	2,400 00	2,400 00		
	To assist in publishing the transactions of the Association of Dominion Land Surveyors.	125 00	125 00		
	Protection of Timber in Manitoba, Saskatchewan, Alberta, the N.W.T., and the Railway Belt in B.C.; tree culture in Manitoba, Saskatchewan, Alberta, and inspection and management of Forest Reserves	750,000 00	650,000 00	100,000 00	
	Grant to Canadian Forestry Association.....	4,000 00	3,000 00	1,000 00	
	For surveys and investigations of water resources and for administration of water powers, etc	172,000 00	144,000 00	28,000 00	
	Amount required to meet the expenses of the Dominion Power Board in connection with an investigation of the fuel and power resources of the Dominion.....	50,000 00	.....	50,000 00	
257	For surveys and inspections in connection with the administration of the Irrigation Act and for the reclamation of swamp lands by drainage, etc, including $400 for P. Marchand as auditor of disbursements made by Companies acquiring lands under the Irrigation system.....	224,000 00	169,000 00	55,000 00	
	Grant to Western Canada Irrigation Association	1,000 00	500 00	500 00	
	Grant to Cypress Hills Water Users' Association	250 00	250 00		
	Grant to International Dry Farming Congress	3,000 00	.....	3,000 00	
	Canadian National Parks.....	446,000 00	300,000 00	146,000 00	
	Administration of the North West Game Act, and the Migratory Bird Act.....	18,000 00	18,000 00		
	Engraving, lithographing, printing and preparation of maps, plans and kindred publications of the Dominion, including necessary materials for same.....	74,375 00	74,375 00		
	Costs of litigation and legal expenses.....	11,000 00	11,000 00		
	Ordnance Lands, salaries and expenses.....	1,595 00	1,695 00	.....	100 00
	Grant to Alpine Club of Canada.	1,000 00	1,000 00		
	Amount required to meet uncollected portion of advances of Seed Grain made in the Western Provinces by the chartered banks to holders of unpatented Dominion Lands under the guarantee of the Dominion Government, also including commission payable to banks for collections, fees to Secretary-Treasurers of Municipalities and officers of the Provincial Departments of Agriculture, and clerical assistance....	125,000 00	.....	125,000 00	
		3,233,745 00	2,531,645 00	702,100 00	.....

XXXV—SOLDIERS' LAND SETTLEMENT.

Amount to be voted.....$ 25,016,000 00.

No. of vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
258	Salaries of Board of Commissioners	16,000 00	16,000 00		
	Advances to soldiers settling upon the land, and cost of administering *The Soldier Settlement Act, 1917*, including clerical assistance.	25,000,000 00	2,900,000 00	22,100,000 00	.. ..
		25,016,000 00	2,916,000 00	22,100,000 00	....

XXXVI—MISCELLANEOUS.

Amount to be voted.....$26,497,483 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
259	*Canada Gazette*	37,000 00	31,000 00	6,000 00	
260	Printing Bureau—Plant, repair and renewals.	10,000 00	10,000 00		
261	Printing Bureau—Plant—New.....	50,000 00	40,000 00	10,000 00	
262	Distribution of Parliamentary documents and other Government Publications	45,000 00	45,000 00		
263	Miscellaneous printing	100,000 00	100,000 00		
264	Contribution towards publication of International Catalogue of Scientific Literature..	1,483 00	585 00	898 00	
265	Expenses under the Canada Temperance Act.	1,000 00	1,000 00		
266	Expenses under the Naturalization Acts.....	4,000 00	5,000 00	.....	1,000 00
267	Unforeseen expenses, expenditure thereof to be under Order in Council, and a detailed statement to be laid before Parliament within fifteen days of next session..	40,000 00	40,000 00		
268	Grant to the Interparliamentary Union for Peace	200 00	200 00		
269	For supply of Canadian publications to Library of High Commissioner's Office.....	1,000 00	1,000 00		
270	To provide for purchase of 650 copies of the Parliamentary Guide.....	1,950 00	1,950 00		
	Carried forward.....	291,633 00	275,735 00	16,898 00	1,000 90

XXXVI—MISCELLANEOUS—*Continued.*

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
	Brought forward	291,633 00	275,735 00	16,898 00	1,000 00
271	Public Archives	60,000 00	65,046 19	.....	5,046 19
272	To provide for the expenses of the Conservation Commission..	98,000 00	84,000 00	14,000 00	
273	Expenses of litigated matters connected within the Department of Justice.....	13,000 00	13,000 00		
274	Annual contribution to the Canadian Law Library, London, England. ...	500 00	500 00		
275	Consolidation and publication of Reports, Orders in Council and correspondence upon Provincial Legislation since 1905 (Revote.)	500 00	500 00		
276	Expenses under the Pecuniary Claims Convention with the United States (Revote)	5,000 00	5,000 00		
277	Grant to Chief Constables' Association of Canada.....	500 00	500 00		
278	Cost of proceedings before the International Joint Commission...	5,000 00	5,000 00		
279	To assist in suppression of the White Slave Traffic.....	2,500 00	2,500 00		
280	Amount required to pay Consular offices abroad for services	300 00	300 00		
281	Salaries and expenses of the Paris Agency	28,000 00	28,000 00		
282	Allowance to Mr. W. J. Stewart, Chief Hydrographer, for services performed under Order in Council of the 19th October, 1912, in relation to questions under consideration by the International Joint Commission, during the year 1919-20....	1,000 00	1,000 00		
283	Amount required to meet expenses of the Lake of the Woods Technical Board and the Lake of the Woods Control Board..	6,000 00	6,000 00		
284	Grant to the National Battlefields Commission:—				
	(*a*) For expenses of administration.....	6,000 00	5,500 00	500 00	
	(*b*) For maintenance of the National Battlefields Park.....	30,600 00	46,200 00		16,200 00
	(*c*) For maintenance of Martello Tower	450 00	450 00		
285	Contribution to McGill University towards the maintenance of a Regional Bureau for Canada, for the International Catalogue of Scientific Literature....	2,000 00	2,000 00		
286	Canadian Press Limited—Towards expenses of a National News Service	50,000 00	50,000 00		
287	Canadian Associated Press.	8,000 00	8,000 00		
288	To provide for the administration of the *Business Profits War Tax Act, 1916*, and the *Income War Tax Act, 1917:* Appointments for the purpose may be made without reference to the provisions of the Civil Service Act..... .	700,000 00	600,000 00	100,000 00	
289	Grant to assist the Canadian Association for the Prevention of Tuberculosis.....	10,000 00	10,000 00		
290	Grant to the Canadian Handicraft Guild.	2,000 00	2,000 00		
291	Grant to assist the Canadian Branch of the St. John Ambulance Association...	5,000 00	5,000 00		
	Carried forward.....	1,325,383 00	1,216,231 19	131,398 00	22,246 19

XXXVI—MISCELLANEOUS—*Concluded.*

No. of Vote	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
	Brought forward	1,325,383 00	1,216,231 19	131,398 00	22,246 19
292	Grant to the Victorian Order of Nurses	5,000 00	5,000 00		
293	Grant in aid of the Canadian General Council of the Boy Scouts Association	5,000 00	5,000 00		
294	Contribution to aid in carrying on the work of the Astronomical Society	2,000 00	2,000 00		
295	Grant to the Royal Society of Canada	4,000 00	4,000 00		
296	Royal Academy of Arts	2,500 00	2,500 00		
297	Grant to the Canadian Mining Institute	3,000 00	3,000 00		
298	To provide for the salary of a Private Secretary S. Lelièvre, to the Speaker of the Senate	600 00	600 00		
299	Loan of $25,000,000 to Provincial Governments to encourage the erection of dwelling houses in congested districts throughout Canada, on the terms and conditions set forth in the Order in Council of the 3rd of December, 1918—the amount of loan to any one Province not to exceed the proportion of the said $25,000,000 which the population of the said Province bears to the total population of Canada, as shown by the last federal census	25,000,000 00		25,000,000 00	
300	To provide for the expenses, including salaries and contingencies of the Canada Trade Commission	100,000 00		100,000 00	
301	Canadian War Mission and Representation at Washington	50,000 00		50,000 00	
	Appropriations not required for 1919-20		8,059,800 00		8,059,800 00
		26,497,483 00	9,298,131 19	17,199,351 81	
	AUTHORIZED BY STATUTE.				
	Ottawa Improvement Commission, 9-10, Edw. VII., Cap. 45	25,000 00	100,000 00		75,000 00
	Corporation of the City of Ottawa, 9-10, Edw. VII., Cap. 45	3,750 00	15,000 00		11,250 00
	Royal Mint, 3-4, Geo. V., Cap. 31	110,000 00	110,000 00		
	Pacific Cable, 62-63, Vic., Cap. 3; 1, Edw. VII., Cap. 5—Probable amount required	40,000 00	40,000 00		
		178,750 00	265,000 00		86,250 00
	SUMMARY.				
	To be voted	26,497,483 00	9,298,131 19	17,199,351 81	
	Authorized by Statute	178,750 00	265,000 00		86,250 00
		26,676,233 00	9,563,131 19	17,113,101 81	

XXXVII—CUSTOMS.

Amount to be voted.....$4,815,000 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
	Salaries and contingent expenses of the several ports in the Dominion, including pay for overtime of officers, notwithstanding anything in the Civil Service Act, and temporary Customs buildings and rentals.....	4,000,000 00	3,890,000 00	110,000 00	
	Salaries and travelling expenses of Inspectors of ports and of other officers on inspection and preventive service, including salaries and expenses in connection with the Board of Customs	500,000 00	410,000 00	90,000 00	
302	Miscellaneous—Printing and stationery, subscriptions to commercial papers, flags, dating stamps, locks, instruments, etc., for various ports of entry, express charges on samples, stationery and forms, legal expenses, premiums on guarantee bonds, and uniforms for Customs Officers.. .. .	200,000 00	180,000 00	20,000 00	
	To provide for expenses of maintenance of revenue cruisers and for preventive service.....	105,000 00	75,000 00	30,000 00	
	Amounts to be paid to Department of Justice to be disbursed by and accounted for to it, for secret preventive service....	10,000 00	10,000 00	.....	
		4,815,000 00	4,565,000 00	250,000 00	

XXXVIII—EXCISE.

Amount to be voted.....$1,373.681.25.

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19.	
				Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
303	Salaries of officers and inspectors of Excise, and to provide for increase depending on the result of Excise examinations.....	532,181 25	550,768 25	....	18,587 00
	For extra duty-pay at large distilleries and other large factories.....	15,000 00	16,000 00	.....	1,000 00
	Duty-pay to officers serving longer hours at other than special survey.....	2,000 00	2,000 00		
	Excise travelling expenses, rent, fuel, stationery, etc.....	100,000 00	90,000 00	10,000 00	
	To provide for stamps, stationery, salaries, etc., in connection with War Tax.....	65,000 00	75,000 00	.....	10,000 00
	Stamps for imported and Canadian tobacco...	125,000 00	125,000 00		
	Excise provisional allowance of not more than $150 each to Officers in Manitoba and West.	12,000 00	12,000 00	.....	
	Preventive service—Contingencies.....	12,000 00	18,000 00	.....	6,000 00
	Preventive service—Salaries	110,000 00	130,000 00	.....	20,000 00
	To enable the Department to supply methylated spirits to manufacturers, the cost of which will be recouped by the manufacturers to whom it is supplied and to pay rent, power, freight, salaries, etc.....	400,000 00	500,000 00	....	100,000 00
	Minor revenue expenditure.—Formerly voted under Adulteration of Foods, etc	500 00	....	500 00	
	Appropriations not required for 1919-20.....	.....	5,000 00	....	5,000 00
		1,373,681 25	1,523,768 25		150,057 00

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XXXIX—RAILWAYS AND CANALS—CHARGEABLE TO COLLECTION OF REVENUE.

Amount to be voted.....$7,849,000 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
	RAILWAYS.				
304	Canadian Government Railways; Towards Working Expenses	6,000,000 00	37,000,000 00		31,000,000 00
	CANALS.				
305	Staff and repairs	1,800,000 00	1,600,000 00	200,000 00	
	Statistical officers	42,500 00	42,500 00		
		7,842,500 00	38,642,500 00	200,000 00	31,000,000 00
	MISCELLANEOUS.				
	Railways.				
	Compassionate allowance to Stephen Holmes, father of (Miss) Myle Holmes, to cover cost of artificial limb, and doctors fees and expenses, etc.. incurred as result of accident at Aitkens Crossing at Pirate Harbour on January 17th, 1918.	500 00		500 00	
306	Compassionate allowance to the widow and children of the late Amedee Belanger, who was killed while in discharge of duty in the employ of the Canadian Government Railways near L'Islet Station on April 7th, 1918	2,000 00		2,000 00	
	Compassionate allowance to Mrs Agnes Alma Steadman, mother of Leslie Steadman who was killed while in discharge of his duty as a brakeman on Canadian Government Railways at St. John, N.B. on March 12th, 1917	2,000 00		2,000 00	
	Canals.				
307	Compassonate allowance to Mrs. G. Peterkin, mother of late Herve Bazinet, who was drowned in discharge of his duty while in the employ of this Department, on the Lachine Canal, on May 9, 1918	2,000 00		2,000 00	
	Various.				
	Appropriations not required for 1919-20		19,500 00		19,500 00
		7,849,000 00	38,662,000 00		30,813,000 00
	SUMMARY.				
	Railways and Canals	7,842,500 00	38,642,500 00		30,800,000 00
	Miscellaneous	6,500 00	19,500 00		13,000 00
		7,849,000 00	38,662,000 00		30,813,000 00

XL—PUBLIC WORKS—CHARGEABLE TO COLLECTION OF REVENUE.

Amount to be voted.....$951,000 00

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
	SLIDES AND BOOMS, GRAVING DOCKS, LOCKS AND DAMS, ETC., WORKING EXPENSES, ETC.	$ cts.	$ cts.	$ cts.	$ cts.
308	Slides and booms.....(a)	54,900 00	53,900 00	1,000 00	
	Graving docks.....(b)	69,300 00	68,300 00	1,000 00	
	Harbour and river works, etc.....(c)	39,300 00	44,700 00	.....	5,400 00
	Collection of Public Works Revenues.....	7,000 00	7,000 00		
		170,500 00	173,900 00	.....	3,400 00
	(a) *Slides and Booms.*				
	To provide for paying the Upper Ottawa Improvement Company's yearly allowance for logs passed through Chenaux Boom.....	1,800 00	1,800 00		
	Gatineau River—Annual allowance for the use of Messrs. Gilmour & Hughson's booms at Cascades.....	600 00	600 00		
	Ottawa District—Slides and booms, etc.....	43,500 00	43,500 00		
	Saguenay District—Booms, piers, etc.....	9,000 00	8,000 00	1,000 00	
		54,900 00	53,900 00	1,000 00	
	(b) *Graving Docks.*				
	Champlain Graving Dock.....	20,000 00	20,000 00	.....	
	Lorne Graving Dock.....	27,300 00	27,300 00	.....	
	Esquimalt Graving Dock.....	22,000 00	21,000 00	1,000 00	
		69,300 00	68,300 00	1,000 00	
	(c) *Harbour and River Works, etc.*				
	East River, Lock and Dam.....	2,000,00	4,000 00	.....	2,000 00
	Burlington Channel Bridge.....	5,800 00	5,800 00		
	Montreal River—Dam at Latchford.....	3,000 00	3,000 00		
	River Yamaska lock and dam.....	2,500 00	2,500 00		
	Rivière du Lièvre lock and dam.....	2,500 00	3,500 00	.....	1,000 00
	St. Andrew's Rapids lock and dam, Red River Manitoba.....	18,500 00	20,700 00	.....	2,200 00
	Selkirk, Man.—Repair slip.....	5,000 00	5,200 00	.....	200 00
		39,300 00	44,700 00	.....	5,400 00
	TELEGRAPH AND TELEPHONE LINES.				
	Prince Edward Island and mainland.....	7,000 00	7,000 00		
	Land and cable telegraph lines, Lower St. Lawrence and Maritime Provinces, including working expenses of vessels required for cable service.....	202,000 00	212,000 00	.....	10,000 00
309	Saskatchewan.....	61,700 00	61,700 00		
	Alberta.....	89,000 00	84,600 00	4,400 00	
	British Columbia—Mainland.....	66,000 00	61,600 00	4,400 00	
	British Columbia—Vancouver Island District.	107,800 00	104,000 00	3,800 00	
	Yukon System (Ashcroft-Dawson).....	237,000 00	261,600 00	.....	24,600 00
	Telegraph and Telephone service generally....	10,000 00	10,000 00		
		780,500 00	802,500 00	.....	22,000 00
	RECAPITULATION.				
	Slides and booms, etc.....	170,500 00	173,900 00	.....	3,400 00
	Telegraph and telephone lines.....	780,500 00	802,500 00	.....	22,000 00
		951,000 00	976,400 00	.....	25,400 00

SESSIONAL PAPER No. 3

XLI—POST OFFICE—OUTSIDE SERVICE.

Amount to be voted.....$19,701,530 25

No. of vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19	
				Increase.	Decrease.
	Outside Service.	$ cts.	$ cts.	$ cts.	$ cts.
310	Salaries and allowances	10,428,354 75	10,153,785 25	274,569 50	
	Mail service	8,234,337 50	8,234,337 50		
	Miscellaneous	843,838 00	843,838 00		
	Yukon Territory	195,000 00	195,000 00		
		19,701,530 25	19,426,960 75	274,569 50	

XLI—POST OFFICE—OUTSIDE SERVICE—*Continued*

Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
POST OFFICES.	$ cts.	$ cts.	$ cts.	$ cts.
Salaries.				
Parcel Post Supervisors	5,800 00	5,800 00		
Chief Post Office—Superintendents	8,500 00	7,500 00	1,000 00	
Charlottetown	31,622 75	31,144 50	478 25	
Halifax	105,355 00	103,155 00	2,200 00	
Sydney	22,872 50	22,716 00	156 50	
Amherst	16,801 00	16,801 00		
Truro	10,150 00	10,150 00		
Moncton	21,272 75	21,272 75		
St. John	109,077 25	107,320 75	1,756 50	
Fredericton	22,373 00	22,173 00	200 00	
Quebec	266,746 00	258,950 50	7,795 50	
Sherbrooke	31,350 25	30,950 25	400 00	
Trois Rivières	21,733 00	21,654 75	78 25	
St. Hyacinthe	12,395 00	12,395 00		
Hull	6,260 00	6,260 00		
Shawenegan Falls	3,912 50	3,521 25	391 25	
Ottawa	300,738 25	292,160 50	8,577 75	
Montreal	1,294,463 25	1,252,801 50	41,661 75	
Cornwall	7,000 00	7,000 00		
Brockville	19,751 00	19,751 00		
Smith's Falls	5,681 00	5,681 00		
Kingston	48,223 00	46,258 00	1,965 00	
Belleville	21,629 00	21,629 00		
Lindsay	7,800 00	7,800 00		
Peterborough	33,310 75	31,484 75	1,826 00	
North Bay	9,800 00	9,800 00		
Galt	10,329 00	10,329 00		
Niagara Falls	24,707 00	24,707 00		
Guelph	31,224 00	31,024 00	200 00	
St. Catharines	28,511 00	28,276 25	234 75	
Hamilton	200,378 50	194,987 25	5,391 25	
Brantford	48,323 25	45,262 25	3,061 00	
Kitchener	29,937 00	29,337 00	600 00	
Stratford	13,146 00	13,146 00		
Woodstock	16,084 00	10,450 00	5,634 00	
St. Thomas	22,368 00	22,368 00		
London	142,651 50	139,351 50	3,309 00	
Sarnia	23,128 75	23,128 75		
Collingwood	5,400 00	5,400 00		
Chatham	22,568 00	22,489 75	78 25	
Owen Sound	22,878 50	22,878 50		
Windsor	39,776 25	39,415 25	361 00	
Sault Ste. Marie	20,205 00	20,205 00		
Port Arthur	27,724 00	27,724 00		
Fort William	33,369 00	33,369 00		
Toronto	1,166,562 25	1,142,405 25	24,157 00	
Winnipeg	412,675 25	397,714 75	14,960 50	
Brandon	37,624 00	36,824 00	800 00	
Portage la Prairie	6,600 00	6,600 00		
Regina	117,785 75	116,116 25	1,669 50	
Moosejaw	57,622 75	57,222 75	400 00	
Saskatoon	72,120 50	71,338 00	782 50	
Prince Albert	24,450 75	24,372 50	78 25	
Medicine Hat	24,889 75	24,733 25	156 50	
Edmonton	180,474 75	178,774 75	1,700 00	
Calgary	175,733 50	171,433 50	4,300 00	
Lethbridge	27,207 00	27,207 00		
Carried forward	5,511,072 25	5,374,721 00	136,351 25	

XLI—POST OFFICE—OUTSIDE SERVICE—*Continued.*

Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
POST OFFICE—*Concluded.*	$ cts.	$ cts.	$ cts.	$ cts.
Brought forward	5,511,072 25	5,374,721 00	136,351 25	
Salaries—Concluded.				
New Westminster	35,415 25	32,906 75	2,508 50	
Vancouver	305,769 50	297,817 25	7,952 25	
Victoria	118,841 25	116,310 75	2,530 50	
Nanaimo	8,070 00	8,070 00		
Prince Rupert	8,810 00	8,810 00		
Money Order Exchange Office	130,578 00	126,928 00	3,650 00	
Temporary assistance	290,000 00	290,000 00		
To provide for the appointment and payment of letter carriers in cities and towns where letter carrier delivery may be established	15,504 00	15,504 00		
Provisional allowance	947,600 00	947,600 00		
	7,371,660 25	7,218,667 75	152,992 50	
Post Office Inspectors' Offices.				
Prince Edward Island	7,100 00	7,000 00	100 00	
Nova Scotia	25,600 00	25,000 00	600 00	
New Brunswick	21,839 00	21,539 00	300 00	
Quebec	50,378 00	49,478 00	900 00	
Sherbrooke	13,878 00	13,378 00	500 00	
Montreal	78,478 00	76,178 00	2,300 00	
Ottawa	53,778 00	52,578 00	1,200 00	
Kingston	19,939 00	19,439 00	500 00	
Toronto	50,078 00	46,478 00	3,600 00	
London	32,378 00	30,899 75	1,478 25	
North Bay	14,000 00	12,900 00	1,100 00	
Winnipeg	31,639 00	31,339 00	300 00	
Moosejaw	28,100 00	27,500 00	600 00	
Saskatoon	20,639 00	20,439 00	200 00	
Calgary	24,839 00	23,739 00	1,100 00	
Edmonton	31,739 00	30,839 00	900 00	
Vancouver	24,939 00	23,139 00	1,800 00	
Victoria	19,846 00	19,246 00	600 00	
North Battleford	7,500 00	7,500 00		
Temporary clerical and other assistance	11,000 00	11,000 00		
Provisional allowance	55,428 00	55,428 00		
	623,115 00	605,036 75	18,078 25	
Railway Mail Service—Salaries.				
Salaries	1,718,780 50	1,615,281 75	103,498 75	
Mileage allowance	370,599 00	370,599 00		
For temporary assistance	36,000 00	36,000 00		
Provisional allowance	308,200 00	308,200 00		
	2,433,579 50	2,350,080 75	103,498 75	

XLI—POST OFFICE—OUTSIDE SERVICE—*Concluded.*

Details.	1919-20.	1918-19.	Compared with Estimates 1918-19. Increase.	Decrease.
	$ cts.	$ cts.	$ cts.	$ cts.
Total—Post Offices	7,371,660 25	7,218,667 75	152,992 50	
Total—Post Office Inspectors' Offices	623,115 00	605,036 75	18,078 25	
Total—Railway Mail Service	2,433,579 50	2,330,080 75	103,498 75	
	10,428,354 75	10,153,785 25	274,569 50	
Mail Service.				
Mail service by railway	3,519,932 00	3,519,932 00		
Mail service by steamboat	181,152 50	181,152 50		
Mail service by ordinary land conveyance, including Rural Mail Delivery	4,235,000 00	4,235,000 00		
Supply and repair of mail bags	255,000 00	255,000 00		
For appointment and payment of master mechanics, mechanics and chauffeurs to be employed in connection with the motor car service at City Post Offices	43,253 00	43,253 00		
	8,234,337 50	8,234,337 50		
Miscellaneous Expenditure				
For commission to Postmasters on savings bank and annuities business	27,500 00	27,500 00		
For travelling charges and expenses of Inspectors and other officers on duty	40,000 00	40,000 00		
For stationery, printing and advertising	200,000 00	200,000 00		
For manufacturing of postage stamps, postcards, envelopes, postbands, etc	160,000 00	160,000 00		
For hand stamps, scales and weights for Post Offices, and for other miscellaneous items of Post Office charges and equipment	400,000 00	400,000 00		
To provide for expenses of administering the Act respecting Annuities for Old Age	15,000 00	15,000 00		
To provide for a telegraphic news service for the Magdalen Islands during the winter months	338 00	338 00		
The salary of the representative of the Canadian Government on the Pacific Cable Board at the rate of $1,000 a year	1,000 00	1,000 00		
	843,838 00	843,838 00		

XLII—TRADE AND COMMERCE.

Amount to be voted..... $1,901,095 33

No of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19.	
				Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
311	Canada's proportion of expenditure in connection with International Customs Tariffs Bureau.....	662 00	662 00		
312	Trade Commissioners and Commercial Agents, including expenses in connection with negotiations of treaties or in extension of commercial relations: miscellaneous advertising and printing, or other expenditures connected with Canadian trade.....	180,000 00	160,000 00	20,000 00	
313	Bounties on crude petroleum and zinc. To cover expenditure in connection with the administration of the Acts.....	4,000 00	4,000 00		
314	Salaries, rents, wages and contingencies under the Canada Grain Act.....	1,150,000 00	1,050,000 00	100,000 00	
315	Salaries and contingencies under the Inspection and Sale Act.....	3,000 00	3,000 00		
316	Salaries and contingencies under the Cullers' Act, including an amount of $600 for superannuated Cullers.....	6,000 00	7,500 00	.....	1,500 00
317	To provide for the construction, acquisition, leasing or expropriation of terminal elevators.....	30,000 00	50,000 00	.....	20,000 00
318	Dominion Bureau of Statistics.....	125,000 00	100,000 00	25,000 00	
319	Canada Year Book.....	13,500 00	13,500 00		
320	Dominions Royal Commission.....	5,000 00	5,000 00		
321	Gold and Silver Marking Act.....	4,000 00	4,000 00		
322	West India Cable.....	38,933 33	38,933 33		
323	Supervision Lake and Ocean Freight Rates...	6,000 00	6,000 00		
324	To provide for the development and extension of Canadian Trade.....	150,000 00	150,000 00		
325	Bureau of Industrial and Scientific Research:—Salaries and expenses, including printing and stationery, and the collection and distribution of information, and for Studentships, Fellowships, Special Problems and Forestry Studies.....	120,000 00	120,000 00		
326	Patent Record.....	25,000 00	.....	25,000 00	
327	Grant to Canadian Engineering Standards Association for the promotion of uniformity of Standards in metallic and other products.....	10,000 00	.....	10,000 00	
328	To provide for bounty on linen yarns spun in Canada from Canadian flax, including expenses of supervision under Order in Council of September 3, 1918.....	30,000 00	.....	30,000 00	
		1,901,095 33	1,712,595 33	188,500 00	

XLIII—WEIGHTS AND MEASURES, GAS AND ELECTRIC LIGHT INSPECTION.

Amount to be voted.....$417,510 00.

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
329	Salaries of inspectors and assistant inspectors of Weights and Measures and Preventive Service	173,910 00	155,910 00	18,000 00	
	Rent, fuel, travelling expenses, postage, stationery, etc., for Weights and Measures	95,000 00	90,000 00	5,000 00	
	Provisional allowance of not more than $150 each to officers in Manitoba and west for Weights and Measures	7,000 00	7,000 00		
	Salaries of inspectors and assistant inspectors of Gas and Electricity	85,000 00	85,000 00		
	Rent, fuel, travelling expenses for Gas and Electricity inspection and the purchase and repairs of instruments	50,000 00	50,000 00		
	Provisional allowance of not more than $150 each to officers in Manitoba and west for Gas and Electric Light	4,000 00	4,000 00		
	Export of electric power	1,000 00	1,000 00		
	The International Bureau of Weights and Measures	1,200 00	1,200 00		
	The International Electro Technical Commission	400 00	400 00		
		417,510 00	394,510 00	23,000 00	

XLIV.—ADULTERATION OF FOOD, Etc.

Amount to be voted..... $73,000 00.

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Compared with Estimates of 1918-19. Decrease.
		$ cts.	$ cts.	$ cts.	$ cts.
330	Adulteration of food and the administration of the Act respecting fertilizer fraudulent marking and commercial feeding stuffs	70,000 00	50,000 00	20,000 00	
	Proprietary or Patent Medicines	3,000 00	3,000 00		
	Minor Revenue Expenditure—Now voted under Excise		500 00		500 00
		73,000 00	53,500 00	19,500 00	

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XLV—SOLDIERS' CIVIL RE-ESTABLISHMENT—OUTSIDE SERVICE

Amount to be voted..... $22,763,420 00.

No. of Vote.	Details.	1919-20.	1918-19.	Compared with Estimates of 1918-19. Increase.	Decrease.
		$ cts.	$ cts.	$ cts.	
331	Buildings—Hospitals, Sanatoria, Soldiers' Homes, Vocational Training Centres, etc.	1,300,000 00	.....	1,300,000 00	
332	Equipment—Furnishing and Machinery.....	450,000 00	.....	450,000 00	
333	Printing, Stationery and Office Supplies.....	85,000 00	.....	85,000 00	
334	Maintenance of Patients.....	3,000,000 00	.....	3,000,000 00	
335	Vocational Expense— Administration and Training....	750,000 00	.....	750,000 00	
336	Salaries— Administrative, Clerical, Training, Industrial.....	5,178,420 00	... .	5,178,420 00	
337	Hospitals and Sanatoria—Salaries— Doctors and Nurses.....	2,000,000 00	....	2,000,000 00	
	Cooks, Orderlies and General Staff.....	500,000 00	.....	500,000 00	
338	Pay and Allowance for ex-soldiers and sailors undergoing medical treatment.....	5,000,000 00	... .	5,000,000 00	
	Vocational Training	3,500,000 00	.....	3,500,000 00	
339	Contingencies and Travelling Expenses.	1,000,000 00	.....	1,000,000 00	
		22,763,420 00	.....	22,763,420 00	

NOTE:—The expenditure for the above services during the present fiscal year, 1918-19 were made by Order in Council, under authority of the *War Measures Act* of 1914, and were estimated for in amounts as follows:—

Estimated Expenditure for 1918-19.

Buildings—Hospitals, Sanatoria, Soldiers' Homes, Vocational Training Centres, etc....	$ 1,700,000 00
Equipment, Furnishing and Machinery	600,000 00
Printing, Stationery and Office Supplies	85,000 00
Maintenance of Patients.....	1,200,000 00
Vocational Expense— Administration and Training.....	750,000 00
Salaries— Administrative, Clerical, Training, Industrial.	2,936,861 60
Hospitals and Sanatoria—Salaries— Doctors and Nurses....	800,269 28
Cooks, Orderlies and General Staff.....	201,166 44
Pay and allowances for ex-soldiers and sailors undergoing medical treatment.....	1,512,569 88
Vocational Training.....	1,963,034 76
Contingencies.....	25,000 00
	$11,773,841 96

SUPPLEMENTARY ESTIMATES

FOR THE FISCAL YEAR ENDED, MARCH 31, 1919.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	CHARGES OF MANAGEMENT.			
341	Printing Dominion Notes—Further amount required		30,000 00	
	Clerical assistance in connection with transfer and registration of War Loan Bonds, etc		170,000 00	
				200,000 00
	CIVIL GOVERNMENT.			
	Department of Justice, including Penitentiary Branch—			
342	Contingencies—			
	Clerical and other assistance—Further amount required	1,000 00		
	Printing and Stationery—Further amount required	1,000 00		
	Sundries—Further amount required	3,000 00		
			5,000 00	
	Department of Militia and Defence—			
343	To provide for the appointment of Miss Hazel F. Sherritt, Private Secretary, to the Second Division, Subdivision A from December 1, 1918, at the rate of $1,700 per annum		566 66	
	Department of Immigration and Colonization—			
344	To provide for the sum of $1,000 for Deputy Minister of the Interior, to cover additional salary while acting as Deputy Minister of Immigration and Colonization during the fiscal year 1918-19		1,000 00	
	Royal Northwest Mounted Police—			
345	To provide for a clerkship in the Second Division, Subdivision A, from December 1, 1918		533 32	
	Department of Finance and Treasury Board—			
346	Contingencies — Printing and Stationery — Further amount required	5,000 00		
	Sundries—Further amount required	1,000 00		
			6,000 00	
	Department of Customs and Inland Revenue—			
347	To provide for a Clerkship in First Division, Subdivision B, Private Secretary		2,100 00	
	Department of Agriculture—			
348	To provide for an increase to the salary of the Fruit Commissioner at the rate of $3,200 per annum, from the 1st October, 1918		100 00	
	Department of the Naval Service—			
349	To provide for an increase to the salary of J. A. Wilson, Assistant Deputy Minister, at the rate of $3,500 per annum, from July 1, 1918		300 00	
	Carried forward		15,599 98	200,000 00

SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDED, MARCH 31, 1919.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward		15,599 98	200,000 00
	CIVIL GOVERNMENT—*Continued.*			
	Department of Railways and Canals—			
350	To provide for the salary of one clerk, C. H. Edgett, First Division, Subdivision B, from January 1, 1919, at $2,100	525 00		
	To provide for the salary of one clerk, W. M. Cosgrove, Second Division, Subdivision A, from January 1, 1919, at $1,700	425 00		
	To provide for the salary of one clerk, J. E. O. Varin, Second Division, Subdivision B, from January 1, 1919, at $1,400	350 00		
	To provide for the salary of three clerks, Third Division, Subdivision A, F. E. Hernden at $1,100, L. M. Bell and J. O. J. Pelletier, at $1,050 each, from January 1, 1919	800 00		
	To provide for the salary of one clerk, O. White, Third Division, Subdivision B, from January 1, 1919, at $690	150 00		
			2,250 00	
	Department of Trade and Commerce—			
351	To provide a further amount for a promotion to First Division, Subdivision B	12 50		
	To provide a further amount for a promotion to Second Division, Subdivision A	150 00		
			162 50	
	Department of Labour—			
352	To provide for one clerkship in First Division, Subdivision B, from 1st October, 1918	1,050 00		
	Contingencies—			
	Clerical and other assistance—Further amount required	1,500 00		
	Printing and Stationery—Further amount required	1,500 00		
			4,050 00	
	Post Office Department—			
353	Contingencies—Clerical and other assistance—Further amount required		10,000 00	
	Civil Service Commission—			
354	To provide for the promotion of one clerk to Third Division, Subdivision A	225 00		
	Contingencies—To provide for additional clerical assistance rendered necessary by increased work of Civil Service Commission; to cover cost of additional printing and stationery, and advertising; and to meet expenditure in connection with various examinations required by law, and hitherto unprovided for, including the payment of temporary examiner.	20,000 00		
	Carried forward	20,225 00	32,062 48	200,000 00

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SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDED, MARCH 31, 1919.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward	20,225 00	32,062 48	200,000 00
	CIVIL GOVERNMENT—*Concluded.*			
	Civil Service Commission—Con.			
354	Contingencies—To provide for the classification and reorganization of the Public Service, as required by the Civil Service Act, 1918, and to meet the cost of certain investigations conducted by the Civil Service Commission	46,650 00	66,875 00	98,937 48
	LEGISLATION.			
	SENATE.			
355	To provide an amount for the Speaker of the Senate of $3,000 for the fiscal year 1918-19 in lieu of residence and attendants—Further amount required		1,845 00	
	HOUSE OF COMMONS.			
356	To provide an amount for the Speaker of the House of Commons of $3,000 for the fiscal year 1918-19 in lieu of residence and attendants—Further amount required		750 00	
	GENERAL.			
357	To pay for Provincial Voters' Lists supplied after the passing of the *War Times Election Act, 1917*		7,000 00	9,595 00
	ARTS AND AGRICULTURE.			
358	For purchase of Seed Grain—Governor General's Warrant, September 3, 1918		1,000,000 00	
359	For purchase of Seed Grain—Governor General's Warrant, October 7, 1918		3,000,000 00	
360	For purchase of Seed Grain—Governor General's Warrant, October 24, 1918		2,000,000 00	
361	For purchase of Cotton Seed Meal—Governor General's Warrant, November 19, 1918		150,000 00	
362	For purchase of Stock Feed—Governor General's Warrant, July 2, 1918		300,000 00	
363	Contribution towards the cost of the monument to Louis Hebert at Quebec		1,000 00	6,451,000 00
	PENSIONS.			
364	Pensions—European War—Further amount required		3,500,000 00	
365	Salaries and contingent expenses of the Board of Pension Commissioners for Canada—Further amount required		500,000 00	4,000,000 00
	Carried forward			10,759,532 48

SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDED, MARCH 31, 1919.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward			10,759,532 18
	DEPARTMENT OF MILITIA AND DEFENCE.			
366	Cadet Services—Instructional allowance to Cadet Corps		15,000 00	
367	Royal Military College—To cover increased cost of messing and fuel, additional allowances of officers, N.C. officers and men, extra cost of cadets' uniforms and value of cloth purchased in advance		17,000 00	
368	Gratuities—To William Taylor	356 85		
	F. X. Belanger	346 23		
	J. Mahoney	529 55		
	N. Villeneuve	714 34		
	R. Martin	544 27		
	W. Gallagher	914 01		
	E. Newbury	665 22		
	J. Bulger	799 84		
	J. Linloff	914 25		
	R. Bissonnette	1,031 77		
	C. Dugal	493 06		
	E. Pengelly	286 80		
	M. Chabot	354 20		
	Civil Pensions—		7,950 39	
	Life pension to Robert Allen	120 12		
369	" " Ronald Morrison	330 00		
	" " Walter Pettipas	515 90		
			966 02	
				40,916 41
	RAILWAYS AND CANALS—CHARGEABLE TO CAPITAL.			
	Quebec and Saguenay Railway.			
370	Construction—Further amount required			250,000 00
	RAILWAYS AND CANALS—CHARGEABLE TO INCOME.			
	MISCELLANEOUS.			
371	Surveys and Inspections—Railways—Further amount required			10,000 00
	PUBLIC WORKS—CHARGEABLE TO CAPITAL.			
	PUBLIC BUILDINGS.			
372	Ottawa Parliament Building—Restoration—The plans for the said building and the method to be adopted for securing the reconstruction thereof to be subject to the approval of the Joint Committee appointed by the Prime Minister and the Leader of the Opposition—Further amount required			773,000 00
	PUBLIC WORKS—CHARGEABLE TO INCOME.			
	PUBLIC BUILDINGS.			
	Rents, Repairs, Furniture, Heating, etc.			
373	Ottawa Public Buildings—Heating, including salaries of engineers, firemen and watchmen—Further amount required	20,000 00		
	Dominion Public Buildings—Heating—Further amount required	10,000 00		
			30,000 00	
	Carried forward		30,000 00	11,833,448 89

SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDED, MARCH 31, 1919.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward		30,000 00	11,833,448 89
	PUBLIC WORKS—CHARGEABLE TO INCOME —*Concluded.*			
	HARBOURS AND RIVERS.			
	Nova Scotia.			
374	Battery Point—Breakwater repairs and reconstruction—Further amount required	690 00		
	Margaree Harbour—Repairs and improvements—Further amount required	5,350 00		
			6,040 00	
				36,040 00
	MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS.			
375	Ocean and mail service between Canada and Great Britain —Further amount required		100,000 00	
376	Steam service between St. Catherines Bay and Tadoussac		886 67	
				100,886 67
	THE NAVAL SERVICE.			
377	Patrol of the northern waters of Canada—Further amount required			25,000 00
	OCEAN AND RIVER SERVICE.			
378	To provide for an honorarium to J. T. Rowan for special services rendered to the Royal Commission into pilotage and vessel traffic regulations			350 00
	GOVERNMENT OF THE YUKON TERRITORY.			
379	Grant to Local Council to cover share of expenses of influenza quarantine			5,000 00
	LABOUR.			
380	Conciliation and Labour Act, including publication, printing, binding and distribution of the *Labour Gazette*, and allowance to correspondents, and for clerical assistance in preparing tables of statistics—Further amount required		10,000 00	
381	Industrial Disputes Investigation Act—Further amount required		15,000 00	
382	Administration Employment Offices, Co-ordination Act—Further amount required		10,000 00	
				35,000 00
	INDIANS.			
	NEW BRUNSWICK.			
383	Relief—Further amount required		2,000 00	
	MANITOBA, SASKATCHEWAN, ALBERTA AND NORTHWEST TERRITORIES.			
384	Field and Garden Seeds—Further amount required		18,000 00	
	Carried forward		20,000 00	12,035,725 56

SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDED, MARCH 31, 1919.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward		20,000 00	12,035,725 56
	INDIANS—*Concluded.*			
	GENERAL.			
385	To provide for expenses of epidemic of influenza—Further amount required, including Governor General's Warrant, January 23, 1919, for $50,000		75,000 00	
				95,600 00
	SOLDIERS' LAND SETTLEMENT.			
	Salaries of Board of Commissioners—Further amount required		199 01	
386	Advances to soldiers settling upon the land, and cost of administering *The Soldier Settlement Act, 1917*, including clerical assistance, and amount payable to W. F. O'Connor, K.C., as special Counsel to the Board, at the rate of $2,000 per annum, from December 1, 1918—Further amount required		666 66	
				865 67
	MISCELLANEOUS.			
387	Canada Gazette—Further amount required		6,000 00	
388	Distribution of Parliamentary Documents and other Government publications—Further amount required		8,000 00	
389	Salaries and expenses of the Paris Agency—Further amount required		3,000 00	
390	To provide for expenses in connection with the funeral of the Right Honourable Sir Wilfrid Laurier		9,305 85	
391	To provide an amount to meet expenses in connection with the visit of Prince Fushimi of Japan		16,374 01	
				42,679 86
	EXCISE.			
392	Travelling expenses, rent, fuel, stationery etc.—Further amount required			10,000 00
	RAILWAYS AND CANALS—CHARGEABLE TO COLLECTION OF REVENUE.			
	RAILWAYS.			
	Canadian Government Railways.			
393	Working Expenses—Further amount required		6,000,000 00	
	CANALS.			
	Soulanges.			
394	Repairs and improvements to Lock No. 4, Soulanges—To repair break	50,000 00		
	Lachine.			
395	Rebuilding and replacing plant and materials destroyed by fire at Wellington Basin, May 24, 1918	33,700 00		
			83,700 00	
				6,083,700 00
	POST OFFICE—OUTSIDE SERVICE.			
	Mail Service.			
396	Further amount required		475,000 00	
	Carried forward		475,000 00	18,267,971 09

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SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDED, MARCH 31, 1919.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward		475,000 00	18,267,971 09
	POST OFFICE—OUTSIDE SERVICE—*Concluded.*			
	MISCELLANEOUS.			
	To pay certain railway mail clerks for extra services at the Port of Quebec in connection with checking incoming and outgoing British mails during the summer season of 1918	272 00		
397	To pay certain employees in the office of the Superintendent of the Railway Mail Service, St. John, for extra services at the Port of St. John in connection with checking incoming and outgoing British mails during the winter season of 1917-18	62 88		
	To compensate Mr. Uriel Cormier, contractor for the mail service by water between Esquimaux Point and Natashquan, Quebec, for losses sustained when his barge was wrecked during a heavy storm on the 28th November, 1918, while performing the mail service between the points mentioned	496 00		
			830 88	
				475,830 88
	UNPROVIDED ITEMS, 1917-18.			
398	To cover unprovided items 1917-18, as per Auditor General's Report, part b, page 3, 1917-18			83,296 75
				18,827,098 72

SUMMARY.

Chargeable to Consolidated Fund	$17,720,801 97
Chargeable to Capital	1,023,000 00
Unprovided items 1917-18	83,296 75
	$18,827,098 72

FURTHER SUPPLEMENTARY ESTIMATES

FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	CHARGES OF MANAGEMENT.			
399	Clerical assistance in connection with transfer and registration of War Loan Bonds, etc			150,000 00
	CIVIL GOVERNMENT.			
400	*Office of the Governor General's Secretary*— To provide for two clerkships in Third Division, Subdivision B, at $900 each		1,800 00	
401	*Department of Justice, including Penitentiaries Branch*— To provide for three clerkships in Third Division, Subdivision B, one at $900, two at $700		2,300 00	
402	*Department of Militia and Defence*— To provide for the salary of Hazel F. Sherritt, from April 1, 1919		1,800 00	
403	*Department of the Secretary of State of Canada*— To provide for six clerkships in Third Division, Subdivision B	5,000 00		
	Contingencies— Clerical assistance—Further amount required	4,500 00	9,500 00	
404	*Department of the Interior*— To provide for an increase in the salary of the Superintendent of the Water Power Branch to $4,000	1,100 00		
	To provide for an increase in the salary of the Director of the Reclamation Service to $3,500	600 00		
	To provide for an increase in the salary of the Deputy Commissioner of Dominion Lands to $3,500	200 00		
	To hereby promote to the First Division, Subdivision A, and to increase the salary of the Superintendent of Geodetic Surveys Branch to $3,500	700 00		
	To hereby promote to the First Division, Subdivision A, and to increase the salary of the Superintendent of the Natural Resources Intelligence Branch to $3,500	700 00	3,300 00	
405	*Department of Immigration and Colonization*— To provide for a clerkship in Second Division, Subdivision A	1,600 00		
	To provide for one clerkship in Third Division, Subdivision A	1,200 00	2,800 00	
406	*Department of Indian Affairs*— To provide for one clerkship in First Division, Subdivision B, at $2,200		2,200 00	
	Carried forward		23,700 00	150,000 00

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts	$ cts.	$ cts.
	Brought forward		23,700 00	150,000 00
	CIVIL GOVERNMENT—*Continued.*			
407	*Royal North West Mounted Police—*			
	To provide for statutory increase to one clerk Second Division, Subdivision B, from July 1, 1919	75 00		
	To provide for one clerk in Third Division, Subdivision B, at $700	700 00		
	Contingencies—			
	Clerical and other assistance—Further amount required	12,100 00		
	Travelling expenses—Further amount required	2,000 00		
			14,875 00	
408	*Department of Agriculture—*			
	To provide for eight clerkships in Third Division, Subdivision B		4,800 00	
409	*Department of Finance and Treasury Board—*			
	To provide for the appointment of R. H. Doe to Second Division Subdivision A, at $1,800		1,800 00	
410	*Department of Marine and Fisheries—*			
	Contingencies—			
	To provide for the payment of temporary clerks		5,600 00	
411	*Department of Railways and Canals—*			
	To provide for one clerkship in First Division, Subdivision B, at $2,125	2,125 00		
	To provide for one clerkship in Second Division, Subdivision A, at $1,725	1,725 00		
	To provide for one clerkship in Second Division, Subdivision B, at $1,425	1,425 00		
	To provide for one messenger at $612.50	612 50		
			5,887 50	
412	*Department of Trade and Commerce—*			
	To provide for two clerkships in the Third Division, Subdivision B, at $600 each	1,200 00		
	Dominion Bureau of Statistics—			
	To provide for one clerkship in the First Division, Subdivision A, at $3,000	3,000 00		
	To provide for one clerkship in the First Division, Subdivision B	2,100 00		
	To provide for one clerkship in the Second Division, Subdivision A	1,800 00		
	To provide for one clerkship in the Second Division, Subdivision B	1,500 00		
	To provide for ten clerkships in the Third Division, Subdivision B—one at $1,000, three at $800, six at $700	7,600 00		
	Further amount required, short voted in Main Estimates—three at $100 and four at $50	500 00		
	Contingencies—			
	Sundries—Further amount required	1,000 00		
			18,700 00	
413	*Department of Labour—*			
	To provide for the appointment of an Assistant Deputy Minister from July 1, 1919, at $3,500 per annum	2,625 00		
	To provide for Director of Technical Education from July 1, 1919, at $4,000 per annum	3,000 00		
	To provide for seven clerkships in Second Division, Subdivision B, at $1,050 each	7,350 00		
	To provide for ten clerkships in Third Division, Subdivision B at $800 each	8,000 00		
			20,975 00	
	Carried forward		96,337 50	150,000 00

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward		96,337 50	150,000 00
	CIVIL GOVERNMENT—*Concluded.*			
414	*High Commissioner's Office, London—* Contingencies:—Clerical assistance, rent and insurance on office, income tax, fuel, light, stationery, etc., and the amount of $2,000 required towards the contingent expenses (water, light, fuel. carriage hire and railway fare) of the High Commissioner, including income tax on the salary of the High Commissioner, including payment of war bonus.—Further amount required		13,750 00	
415	*Department of Insurance—* To provide for two clerkships in Third Division, Subdivision B, at $800 each	1,600 00		
	Contingencies— For printing annual reports and for travelling expenses—Further amount required	5,000 00		
			6,600 00	
416	*Department of External Affairs—* To provide for one clerkship in Second Division, Subdivision A, at $2,000	2,000 00		
	To provide for one clerkship in Second Division, Subdivision B, at $1,350	1,350 00		
	To provide a further amount of $400, short estimated for salaries in the Third Division in the Main Estimates	400 00		
	Contingencies— Printing and Stationery—Further amount required	5,000 00		
			8,750 00	
417	*Department of Public Archives—* To provide for the transfer of one clerk from the Outside Service to the Third Division, Subdivision B		900 00	
418	*Department of Health—* To provide for the salary of the Deputy Minister	6,000 00		
	To provide for salaries of staff and contingencies	60,000 00		
			66,000 00	
419	*Civil Service Commission—* To provide for one clerkship in First Division, Subdivision B, at $2,200	2,200 00		
	To provide for two clerkships in Second Division, Subdivision A, 1 at $1,800 and 1 at $1,600	3,400 00		
	To provide for three clerkships in Third Division, Subdivision A, at $1,050 each	3,150 00		
	To provide for four clerkships in Third Division, Subdivision B, at $800 each	3,200 00		
	Contingencies— Extra clerical assistance and expenses in connection with the re-classification of the Public Service	81,500 00		
			93,450 00	
				285,787 50
	ADMINISTRATION OF JUSTICE.			
420	Difference between Military pay and salary of Mr. Justice Dennistoun, from July 2, 1918, to March 29, 1919		1,005 19	
	SUPREME COURT OF CANADA.			
421	To assist in defraying expense of publishing Vol. II of Supreme Court Practice		500 00	
				1,505 19
	Carried forward			437,292 69

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward			437,292 69
	DOMINION POLICE.			
422	Further amount required		13,500 00	
423	Retiring gratuity to Inspector Parkinson		3,091 20	
424	Compassionate allowance to widow of Léon Bélanger, deceased, as a result of injuries received during the riots at Quebec		1,000 00	
				17,591 20
	LEGISLATION.			
	SENATE.			
425	To provide payment of the full sessional indemnity for the session of 1919 to Members of the Senate for days lost through absence caused by illness, public business, or on account of death. Payment to be made as the Treasury Board may direct		5,000 00	
	HOUSE OF COMMONS.			
426	To provide an amount for the Deputy Speaker of the House of Commons of $1 500 for the fiscal year 1919-20 in lieu of Apartments—Further amount required	750 00		
	To provide for one clerk. First Division. Subdivision B, omitted in Main Estimates	2,800 00		
	To provide for the salary of the Private Secretary to the Leader of the Opposition — such Secretary to be appointed by the Leader of the Opposition	2,500 00		
	To provide for an increase to the salary of Arthur Beauchesne, B.A., K.C., Assistant Clerk, at the rate of $4,000 per annum from 1st April, 1919	625 00		
	To provide for an increase of $2 per diem in the allowance to A Brown, Chief of English Sessional Clerks, and to A. Beauchesne, Chief of French Sessional Clerks, for the fiscal year ending 31 March, 1920—Further amount required	600 00		
	Contingencies—To provide payment of the full sessional indemnity of members of the House of Commons—days lost through absence caused by illness, public business, being engaged in necessary farming operations, or on account of death, during the present Session,—notwithstanding anything to the contrary in Chapter 10 of the Revised Statutes, *An Act respecting the Senate and House of Commons*, or any amendments thereto—Payment to be made as the Treasury Board may direct	30,000 00		
	Sergeant-at-Arms—To provide an increase of 75 cents per diem to the permanent and temporary Sessional Messengers, and $1 per diem to one doorkeeper and two bookkeepers in Messengers Room, these increases to be paid in lieu of bonus—Amount required for the fiscal year ending 31st March, 1920	5,500 00		
	Joint Restaurant of Parliament—Contingencies	3,000 00		
			45,775 00	
				50,775 00
	Carried forward			505,658 89

SESSIONAL PAPER No. 4

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward			505,658 89
	IMMIGRATION AND COLONIZATION.			
428	Amount required for the maintenance of, and for the purchase of new exhibits, for the Canadian Section of the Imperial Institute, London, England		7,190 00	
429	Exhibitions — Salaries and general expenses — Further amount required		30,000 00	
				37,190 00
	PENSIONS.			
430	Pension to Miss Nellie Hopkinson		720 00	
431	Pension to James Elliott, wounded while assisting Dominion Police		672 00	
				1,392 00
	DEPARTMENT OF MILITIA AND DEFENCE.			
432	Cadet Services—Further amount required		25,000 00	
433	Annual Drill		350,000 00	
434	Allowances, Active Militia—Further amount required		50,000 00	
435	Engineer services and works—Further amount required		45,000 00	
436	Grants to Associations—Further amount required		55,000 00	
437	Maintenance of Military Properties—Further amount required		25,000 00	
438	Permanent Force—Further amount required		3,496,986 00	
439	Salaries and wages—Further amount required		120,600 00	
440	Royal Military College—Further amount required		35,000 00	
441	Civil Pensions		965 02	
				4,203,552 02
	RAILWAYS AND CANALS—CHARGEABLE TO CAPITAL.			
	RAILWAYS.			
	Canadian National Railways.			
442	Hudson Bay Railway—construction		300,000 00	
443	Construction, Quebec and Saguenay Railway		550,000 00	
444	To provide for the purchase, at prices not exceeding the amounts herein specified, of the following railways (the debts of each railway to the Canadian Government Railways to be cancelled); interest on the purchase price of each to be payable, at the rate of five per centum per annum from the date of taking possession to the date of transfer of title: (Such of the said railways as are within the jurisdiction of the Parliament of Canada are hereby authorized to sell their respective assets and undertakings accordingly):—Revote—			
	York & Carleton Railway	18,000 00		
	St. Martins Railway	65,000 00		
	Moncton & Buctouche Railway	70,000 00		
	Elgin & Havelock Railway	30,000 00		
	Salisbury & Albert Railway	75,000 00		
	Interest estimated from date of taking possession to March 31, 1920, not exceeding	34,000 00		
			292,000 00	
	Carried forward		1,142,000 00	4,747,792 91

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service	$ cts.	$ cts.	$ cts.
	Brought forward		1,142,000 00	4,747,792 91
	RAILWAYS AND CANALS—CHARGEABLE TO CAPITAL—*Concluded.*			
	Railway Subsidy.			
445	To the Edmonton Dunvegan and British Columbia Railway, for a subsidy on its Branch Line from a point on its line as located, situated near the Spirit River Settlement, to and through the Grand Prairie Land District, Alberta, or on its Main Line. To be expended on such Branch Line or any portion of the Main Line of the Railway or both, under the supervision and direction of Officers of the Department of Railways and Canals and upon such terms and conditions as may be approved by the Governor in Council		258,797 16	1,400,797 16
	RAILWAYS AND CANALS—CHARGEABLE TO INCOME.			
	CANALS.			
446	Ontario-St. Lawrence Canals—To replace bridge at C.N.R. crossing over Murray Canal	35,000 00		
	St. Peter's Canal—Rebuilding of highway bridge—Further amount required	3,100 00		
	Trent Canal—To rebuild wharf at Lindsay	10,000 00		
			48,100 00	
	MISCELLANEOUS.			
447	To rebuild portion of east pier at Port Maitland		200,000 00	248,100 00
	PUBLIC WORKS—CHARGEABLE TO CAPITAL.			
	PUBLIC BUILDINGS			
448	Dominion Records Office		100,000 00	
	HARBOURS AND RIVERS.			
449	Esquimalt, B.C.—New dry dock	500,000 00		
	Port Arthur and Fort William—Harbour and River improvements—Further amount required	200,000 00		
	Quebec Harbour—Champlain Dry Dock—To complete	207,000 00		
	Quebec Harbour—River St. Charles improvements	55,800 00		
	St. John Harbour—Improvements—Further amount required	250,000 00		
	Toronto Harbour—Improvements—Further amount required	200,000 00		
	Toronto Island—Breakwater protection	200,000 00		
	Vancouver Harbour—Improvements	18,000 00		
	Victoria Harbour—Improvements	21,000 00		
			1,651,800 00	1,751,800 00
	Carried forward			8,148,490 07

SESSIONAL PAPER No. 5a

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward			8,148,490 07
	PUBLIC WORKS—CHARGEABLE TO INCOME.			
	PUBLIC BUILDINGS.			
	Nova Scotia.			
	Amherst—Drill Hall — Grading, paving, etc. — Revote $10,000	12,000 00		
	Halifax—Post Office—Alterations	4,500 00		
450	Halifax—Post Office — Alterations to fittings — Further amount required	2,000 00		
	Halifax Quarantine Station—Repairs and improvements	11,240 00		
	North Sydney—Public building improvements—Further amount required	3,000 00		
	Sydney Quarantine Station—Repairs and improvements	5,000 00		
			37,740 00	
	Prince Edward Island.			
451	Charlottetown Post Office—Repairs and improvements		2,000 00	
	New Brunswick.			
452	St. John—Quarantine Station on Partridge Island—Rebuilding detention building destroyed by fire—Further amount required	18,000 00		
	St. John West—Post Office—Improvements	1,450 00		
			19,450 00	
	Quebec.			
	Farnham—Public building—To complete payments	1,020 00		
	Granby—Public building—Alterations and improvements	6,500 00		
	Grosse Isle Quarantine Station—Repairs and improvements	15,000 00		
	Montreal General Post Office—Remodelling old building—Further amount required	24,000 00		
453	Montreal—Immigration Detention Building, alterations to heating system	1,500 00		
	Quebec—Reconstruction of store building on marine wharf—Further amount required	2,000 00		
	Sherbrooke—Public building—Addition and improvements—Further amount required	15,000 00		
	Three Rivers—Public buildings—To pay Government's share of taxes and local improvements	8,139 76		
	Three Rivers—New public building—Revote $8,000	18,000 00		
			91,159 76	
	Ontario.			
	Chatham—Public building—Addition	15,000 00		
	Clinton—Addition to public building	12,000 00		
	Deseronto—To refund security deposit of late Robert Cameron in connection with tender for public building	2,300 00		
	Galt Drill Hall—Grading and paving—Revote $8,000	13,000 00		
	Guelph—Public building—Addition	5,000 00		
	Hamilton Post Office—Improvements	2,500 00		
454	Kingston R.M.C.—Covered Drill Hall, Grading, sidewalks, etc., Revote	7,500 00		
	London—Public building	400,000 00		
	Orangeville—Public building—Addition	5,000 00		
	Oshawa—New public building	23,000 00		
	Ottawa—Government's share of cost of paving Elgin St. fronting Cartier Square and Victoria Memorial Museum	11,614 91		
	Ottawa—Government's share of cost of paving St. Patrick St. from Sussex St. to MacKenzie Ave	1,645 00		
	Carried forward	498,559 91	150,349 76	8,148,490 07

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward	498,559 91	150,349 76	8,148,490 07
	PUBLIC WORKS—CHARGEABLE TO INCOME. *Continued.*			
	PUBLIC BUILDINGS—Continued.			
	Ontario—Concluded.			
	Ottawa—Post Office improvements	6,000 00		
	Pembroke—Public building—Improvements and additions	4,000 00		
	Sault Ste. Marie—Public building—Repairs and improvements	4,800 00		
454	St. Catharines—Addition to public building	28,000 00		
	Toronto—Postal Station "A"—Further amount required	115,000 00		
	Toronto Orthopædic Hospital—Government's share of local improvement taxes	4,086 14		
	Welland—Public building—Alterations and improvements	2,000 00		
			662,446 05	
	Manitoba.			
	Brandon Public Buildings—Alterations and improvements	5,000 00		
455	Portage la Prairie—Enlargement and improvement of public building	25,000 00		
	Winnipeg—Postal Station "A"—Improvements	10,500 00		
			40,500 00	
	Saskatchewan.			
	Regina—Alterations and fittings for office of Assistant Receiver General—Further amount required	1,400 00		
	Regina Public Buildings—Alterations and additions to fittings and laying of pavement	5,000 00		
456	Saskatoon—To instal elevator in public building	1,100 00		
	Sutherland—Forest Nursery Station—Installation of lighting system	4,000 00		
	Sutherland—Water supply for Forest Nursery Station—Further amount required	1,600 00		
			13,100 00	
	Alberta.			
457	Calgary—In full and final settlement of all claims of the J. McDiarmid Co. Ltd., in connection with contract for Examining Warehouse, including interest at 5% on delayed payments	.....	954 92	
	British Columbia.			
	Kamloops—New public building	20,000 00		
	William's Head—Quarantine Station—Land—Revote	4,600 00		
458	William's Head Quarantine Station—Repairs and improvements—Further amount required	15,000 00		
	William's Head Quarantine Station—Water supply—Further amount required, including interest at 6% on delayed payments to City of Vancouver	3,400 00		
			43,000 00	
	Rents, Repairs, Furniture, Heating, etc.			
	Ottawa Public Buildings:—			
459	Repairs, furniture, grounds, snow and street maintenance, etc.—Further amount required	100,000 00		
	Telephone service—Further amount required	4,650 00		
	Carried forward	104,650 00	910,250 73	8,148,490 07

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward	104,650 00	910,250 73	8,148,490 07
	PUBLIC WORKS—CHARGEABLE TO INCOME.—*Continued.*			
	PUBLIC BUILDINGS—*Concluded.*			
	Rents, Repairs, Furniture, Heating etc.—Concluded.			
	Dominion Buildings :—			
	Rents—Further amount required	75,000 00		
459	Victoria, B.C.—Astrophysical Observatory (Little Saanich Mountain)—Maintenance, repairs, care of grounds, etc.—Further amount required	1,500 00		
			181,150 00	
	HARBOURS AND RIVERS.			
	Nova Scotia.			
	Bass River—Wharf	21,000 00		
	Boulardarie Island—Wharf	1,650 00		
	Chebogue Harbour—Repairs and renewals to beach protection work	3,000 00		
	Cheverie—Repairs to wharf	2,750 00		
	Church Point—Repairs to wharf and groyne	2,100 00		
	Comeau's Hill—Breakwater improvements	1,100 00		
	Cow Bay (Port Morien)—Repairs to breakwater	6,000 00		
	Friar's Head—Harbour improvements	3,800 00		
	Glace Bay—Harbour improvements conditional on transfer from Dom. Coal Co	50,000 00		
	Halifax Quarantine Station—Repairs to wharf	2,000 00		
	Iona—Repairs to wharf	1,000 00		
	Jersey Cove—Repairs to wharf	1,000 00		
	Little Brook—Repairs to breakwater	3,000 00		
	Little River—Repairs to breakwater—Wharf	900 00		
	Lower Kingsburg—Breakwater skidway and boat shed	4,100 00		
	Malagash—Wharf extension	3,000 00		
	Margaree—Repairs to breakwater	20,000 00		
	Meteghan—To rebuild "L" of breakwater and part of wharf	13,800 00		
	Mira River—To repair and extend jetty	2,000 00		
460	Mosher's Bay—Repairs and improvements to breakwater	6,650 00		
	New Campbellton—Reconstruction of wharf	4,000 00		
	North Ingonish—Reconstruction of breakwater	7,800 00		
	Oyster Ponds—To repair and re-build harbour works	2,700 00		
	Port Greville—Repairs to beach protection	900 00		
	Port Hawkesbury—To complete repairs to wharf	800 00		
	Port Maitland—Repairs to breakwater	2,780 00		
	Sandford—Repairs to breakwater	2,200 00		
	Scotch Cove (White Point)—Extension of breakwater	3,600 00		
	Seaforth—Raising breakwater and extending shore protection	3,800 00		
	Skinner's Cove—Repairs to piers	1,500 00		
	Seaside—Repairs to wharf	900 00		
	Shenacadie—Wharf	9,750 00		
	Sober Island—Extension to wharf	6,000 00		
	South Ingonish—Reconstruction of beach protection works—Revote	900 00		
	Sydney—Wharf	100,000 00		
	Three Fathom Harbour—Repairs to breakwater—Further amount required	3,240 00		
	White Point—To complete breakwater	2,250 00		
	Whycocomagh—Repairs to wharf	600 00		
			302,370 00	
	PRINCE EDWARD ISLAND.			
461	North Lake—Boat Harbour		27,000 00	
	Carried forward		1,420,770 73	8,148,490 07

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward		1,420,770 73	8,148,490 07
	PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*			
	HARBOURS AND RIVERS—*Continued.*			
	New Brunswick.			
	Cocagne—Repair to wharf	1,500 00		
	Fairhaven—Deer Island—Repairs to wharf	850 00		
	Great Salmon River—Wharf	2,500 00		
462	Indian Island—Wharf	4,600 00		
	Quaco (St. Martin's)—Reconstruction of breakwater	22,000 00		
	Richibucto Cape—Completion of pier and breakwater	2,000 00		
	Two Rivers—Repairs to wharf	1,400 00		
			34,850 00	
	Quebec.			
	Bersimis—Repairs to wharf	600 00		
	Bic—Repairs to wharf	1,000 00		
	Buckingham—Wharf	8,000 00		
	Fabre—Wharf extension and freight shed	2,300 00		
	Fassett—Repairs to wharf	1,000 00		
	Grande Rivière—Repairs to pier	6,100 00		
	Laprairie—Protection work—To pay claim of Carlton Construction Co. for work done	2,788 50		
	Laprairie—To complete protection works	82,000 00		
	Levis—Repairs to deep water wharf	2,000 00		
	North Timiskaming—Wharf	13,000 00		
	Notre Dame des Sept Douleurs—(Isle Verte)—Completion of landing wharf	5,000 00		
463	Pointe Shea, Amherst—Repairs to pier	10,000 00		
	Poltimore—Wharf	3,000 00		
	St. Alexis (Grand Baie)—Freight shed and repairs to wharf	1,440 00		
	St. Alphonse—Repairs to wharf—Further amount required	2,000 00		
	St. Etienne de Malbaie—Wharf	12,000 00		
	St. François du Sud—Repairs to wharf	27,600 00		
	St. George de Malbay—Repairs to breakwater	850 00		
	St. Jean Port Joli—Repairs to wharf—Further amount required	715 00		
	St. Omer—Repairs to wharf	800 00		
	Sorel—Wharf repairs and reconstruction	8,600 00		
	Ville Marie—Repairs and improvements to wharf—To complete—Revote $600	1,000 00		
			191,793 50	
	Ontario.			
	Belleville Harbour—Improvements to wharf and warehouse—Further amount required	500 00		
	Bronte—Repairs and improvements to pier	5,600 00		
	Burlington Channel—Repairs to pier—Further amount required	6,900 00		
	Collingwood—Breakwater reconstruction	50,000 00		
	Depot Harbour—Wharf renewal	34,000 00		
464	(Estimated cost $33,991.98)			
	Hamilton—Harbour improvements	100,000 00		
	Kenora—Extending wharf	1,400 00		
	Kincardine Harbour—Contribution to Municipality towards protection of Government piers	1,050 00		
	Little Current—Rebuilding wharf	54,000 00		
	North Bay—Repairs to wharf	800 00		
	Carried forward	254,250 00	1,647,414 23	8,148,490 07

SESSIONAL PAPER No. 5a

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward	254,250 00	1,647,414 23	8,148,490 67
	PUBLIC WORKS—CHARGEABLE TO INCOME. *Continued.*			
	HARBOURS AND RIVERS.—(*Concluded.*)			
	Ontario—(Concluded.)			
	Port Stanley—Harbour Improvements—Further amount required	33,000 00		
	Oshawa—Repairs to wharf	12,000 00		
	Owen Sound—Wharf reconstruction	86,000 00		
	Parry Sound—Repairs to wharf	4,500 00		
464	Port Dover—Harbour improvements	50,000 00		
	Portsmouth—Repairs to pier	4,000 00		
	Rideout Bay—Wharf	4,000 00		
	Thessalon—Breakwater Extension	48,000 00		
	White River—Wharfs	6,000 00		
			591,750 00	
	Manitoba.			
	Big Island (Hecla)—Wharf	2,400 00		
465	Goose River and Rat Creek—Removal of boulders	5,000 00		
	Red River—Closing channel at Netley Cut	800 00		
			8,200 00	
	British Columbia.			
	Bamfield—Repairs to wharf	1,920 00		
	Belmont—Repairs to wharf	1,000 00		
	Boswell—Floating wharf	6,500 00		
	Campbell River—Repairs to wharf	15,800 00		
	Carroll's Landing—Wharf	7,000 00		
	Coal Harbour—Reconstruction of float	2,500 00		
	Courtenay River—Repairs to bank protection	2,200 00		
	Cowichan Bay—Wharf	11,700 00		
	Cultus Creek—Floating wharf	6,500 00		
	Egmont—Float	1,400 00		
	Fauquier—Wharf	7,000 00		
	Fraser River—Dredging North Arm — Further amount required	50,000 00		
	Fraser River—Improvements at Nicomen Island	36,000 00		
	Fraser River—Protection work at Steveston—To complete—(Revote)	20,000 00		
	Graham—Wharf	11,500 00		
	Hardy Bay—Landing Float—Revote $1,250	2,700 00		
466	Kincolith—New wharf	11,000 00		
	Long Bay, Gambier Island—Float	800 00		
	Naramata—Wharf	6,400 00		
	Naas River—Removal of obstructions	10,000 00		
	New Massett—Rebuilding wharf—Further amount required	3,100 00		
	Port Alberni—New float and changing position of present float	2,400 00		
	Port Moody—Float	750 00		
	Princess Creek—Floating wharf	6,500 00		
	South Gabriola Island—Wharf	3,500 00		
	Stickine River—Removal of obstructions	10,000 00		
	Ucluelet—Repairs to wharf	3,350 00		
	Victoria—In full and final settlement of claim of Thos. C. Sorby in connection with harbour improvements	3,000 00		
	Williams Head Quarantine Station—Repairs to wharf	2,000 00		
	Williams Head. Quarantine Station — Repairs to coal wharf	4,700 00		
			251,220 00	
	Carried forward		2,408,584 23	8,148,490 67

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward		2,408,584 23	3,148,490 07
	PUBLIC WORKS—CHARGEABLE TO INCOME. *Continued.*			
	DREDGING.			
467	Dredging Maritime Provinces—Further amount required	100,000 00		
	Dredging Ontario and Quebec—Further amount required	100,000 00		
			200,000 00	
	ROADS AND BRIDGES.			
468	Capilano River, B.C. Bridge—Contribution by Dominion Government, Provincial Government and Municipality each to contribute like amount—Further amount required	4,000 00		
	International Bridge across St. John River at Edmundston, N.B	25,000 00		
	Matapedia Interprovincial Bridge—Repairs—Further amount required	600 00		
	North Timiskaming—Erection of bridge superstructure and repairs to substructure; Quebec Government to contribute $15,000—Further amount required	37,000 00		
	River St. Louis—Bridge abutments	2,100 00		
	Portage du Fort and Bryson—Sand blasting and painting bridges	5,200 00		
	Burlington Channel—New bridge	100,000 00		
	Shellmouth Bridge—Repairs	5,500 00		
			179,400 00	
	TELEGRAPH AND TELEPHONE LINES.			
	Nova Scotia.			
469	Cape Breton Telegraph System—Renewal of poles between Grand Narrows and Beaver Cove	1,275 00		
	Cape Breton Telegraph System—Renewal of poles between East Bay and Ball's Creek	1,600 00		
	New Brunswick.			
470	Chatham—Escuminac and Point Sapin telephone line—Extension from Point Sapin to Kouchibouguac—Revote $2,000	2,500 00		
	Quebec.			
471	Long Point of Mingan—To rebuild office and residence	2,800 00		
	Ontario.			
472	Bath-Amherst Island Telephone line—To grant subsidy of $1,200 to Amherst Island Telephone Co., and to provide cable	2,200 00		
	British Columbia.			
473	Cariboo District—Branch line—Clinton to Gong Ranch, via Kelly Lake—50 miles	10,000 00		
	Construction of telephone line from Slocan Junction to Slocan City	*6,000 00		
	Kamloops District—Completion of the Heffly Lake Line to Blucher Hall and Adams Lake—22 miles	4,500 00		
	Kamloops District—Extension from Goose Lake to Long Lake (South of Kamloops)—10 miles	2,000 00		
	Carried forward	32,875 00	2,787,984 23	3,148,490 07

SESSIONAL PAPER No. 5a

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote	Service.	$ cts.	$ cts.	$ cts.
	Brought forward	32,875 00	2,787,984 23	8,148,490 07
	PUBLIC WORKS—CHARGEABLE TO INCOME. *Concluded.*			
	TELEGRAPH AND TELEPHONE LINES—*Concluded.*			
	British-Columbia.—Concluded.			
	Kamloops District—Merritt to Kingsvale via Coldwater Valley—20 miles	3,800 00		
	Kootenay—Extension—Windermere to Fairmount—18 miles	3,420 00		
	Mainland telegraph and telephone lines—General repairs and improvements—Further amount required	16,000 00		
	Mainland telegraph and telephone Lines—To provide for a second wire between Similkameen and Princetown	7,300 00		
	Skeena District—To complete branch line Houston to West End. Ootsa Lake	1,516 09		
	Skeena District—Establishment Local Exchange, Smithers.	850 00		
	Skeena District—Extension from West End Ootsa Lake to Ootsa Lake Post Office and Francois Lake	7,200 00		
473	South Okanagan—Extend Marron Lake Branch four miles to Lusk's Ranch	700 00		
	South Okanagan—Branch line from Okanagan Falls to Mathison Wharf and to Myers' Flat—15½ miles	3,000 00		
	Vancouver Island—Extension of telegraph or telephone line Shaw Cove to Egmont	3,350 00		
	Vancouver Island—Construction of branch telephone line from Sechelt to Shaw Cove	2,500 00		
	Vancouver Island—Extension from Squamish (Newport) to Cheakamus House	2,100 00		
	Vancouver Island—Construction of branch telephone line from Vancouver Island to Port Harvey on Cracroft Island	7,500 00		
	Various.			
474	Contingencies	5,000 00	97,111 00	
	MISCELLANEOUS.			
	For maintenance and operation of inspection boats—Further amount required	4,400 00		
475	Compassionate allowance to dependent sisters of the late J. T. Duke, Assistant-Engineer, who was killed on May 23, 1919, while on duty at Courtenay Bay, St. John Harbour, N.B.	2,000 00		
	New Liskeard, Ont.—In full and final settlement of all claims for local improvement taxes on property taken over by the Government	934 70		
			7,334 70	
				2,892,429 93
	MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS.			
476	Steam service between Baddeck and Iona—Further amount required		1,000 00	
477	Steam service between Froude's Point and Lockeport, N.S.—Further amount required		400 00	
478	Steam service between Grand Manan and the Mainland—Further amount required		2,500 00	
479	Steam service between Mulgrave and Canso—Further amount required		3,000 00	
	Carried forward		6,900 00	11,040,926 00

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward		6,900 00	11,040,920 00
	MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS—*Concluded.*			
480	Steam service between Mulgrave and Guysborough, calling at intermediate ports—Further amount required		2,000 00	
481	Steam service between Picton and Montague, calling at Murray Harbour and Georgetown—Further amount required		1,000 00	
482	Steam service during the season 1919, between Sydney and Whycocomagh—Further amount required		1,000 00	
483	Steam service between Montreal, Quebec, Prince Edward Island and Newfoundland		17,500 00	
484	Steam service between Halifax, La Have, and La Have River ports, in lieu of vote No. 158 in Main Estimates, for steam service between Halifax, Mahone. Tancock Island and La Have River ports		4,000 00	
485	Steamship service between Pictou, New Glasgow, Antigonish County ports, and Mulgrave—Further amount required		500 00	
486	Steam service between Newcastle, Neguac, and Escuminac, calling at all intermediate points on the Miramichi River and Miramichi Bay—Further amount required		500 00	
487	Ferry service between Campment d'Curs Island and the mainland on Georgian Bay		2,000 00	35,400 00
	NAVAL SERVICE.			
488	Fisheries Protection Service—To provide for new vessels on Lake Erie		150,000 00	
489	Customs Dues		500 00	150,500 00
	PUBLIC WORKS—CHARGEABLE TO CAPITAL.			
	(*Marine Department.*)			
490	Government Shipbuilding Program:— For the construction of vessels in accordance with Government program—Further amount required		10,000,000 00	
491	Amount required to pay Estate D. & J. McCarthy the price fixed by Exchequer Court for expropriatedland at Sorel on which the Government Shipyard is situated		76,267 00	10,076,267 00
	LIGHTHOUSE AND COAST SERVICE.			
492	Amount required to refund to Octave Desjardins, formerly lightkeeper at Matane, the contributions made to Superannuation fund from May, 1879 to January, 1897, date of resignation			
493	Salaries and allowances to Lightkeepers—Further amount required		56 50	
494	To provide $5,000 for Chairman and $2,000 each for Commissioners of the Royal Pilotage Commission		60,000 00 11,000 00	71,056 50
	SCIENTIFIC INSTITUTIONS.			
	DEPARTMENT OF THE INTERIOR.			
495	Expenses connected with the Dominion Astrophysical Observatory at Victoria, B. C.—Further amount required.		1,700 00	
	Carried forward		1,700 00	21,374,143 50

SESSIONAL PAPER No. 5a

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward		1,700 00	21,374,143 50
	SCIENTIFIC INSTITUTIONS—*Concluded.*			
	Geodetic Survey of Canada.			
496	Investigations, triangulations, precise levelling, topographic and field astronomic work, etc.—Further amount required		17,000 00	
	International Boundaries.			
497	Expenses connected with the survey and demarcation of International Boundaries—Further amount required		5,000 00	23,700 00
	MARINE HOSPITALS.			
498	Marine Hospitals—including grants to institutions assisting sailors—Further amount required			22,500 00
	FISHERIES.			
499	To provide for scientific investigation into practical and economic problems connected with the Fisheries			10,000 00
	MINES AND GEOLOGICAL SURVEY.			
500	Grant for investigation of conditions affecting smelting of lead-zinc ore		5,000 00	
	Mines Branch.			
501	Investigations of ore and other economic deposits, fuel testing and ore dressing plants—Further amount required		5,000 00	
	Geological Survey.			
502	For explorations, surveys and investigations, wages of explorers, draughtsmen and others—Further amount required		10,000 00	20,000 00
	INDIANS.			
	Ontario and Quebec.			
503	Relief, medical attendance and medicines—Further amount required		14,700 00	
	General.			
504	To provide for the care and maintenance of Reindeer		5,000 00	
	Indian Education.			
505	Indian Education—Further amount required		328,900 00	348,600 00
	ROYAL NORTH WEST MOUNTED POLICE.			
506	Pay of Force—Further amount required		1,195,951 17	
	Carried forward		1,195,951 17	21,798,943 50

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service	$ cts.	$ cts.	$ cts.
	Brought forward		1,195,951 17	21,798,943 50
	ROYAL NORTH WEST MOUNTED POLICE—*Concluded.*			
506	Subsistence, billeting, forage and dog feed, fuel and light, clothing, repairs and renewals, horses, arms and ammunition, stationery, medical stores, transport, water service, building repairs and contingencies—Further amount required		1,766,440 75	
				2,962,391 92
	GOVERNMENT OF THE YUKON TERRITORY.			
507	To pay Colonel R. S. Knight, Superintendent Royal North West Mounted Police, at Dawson, for services as Acting Gold Commissioner from September 3, 1918 to January 30, 1919			590 00
	DOMINION LANDS AND PARKS.			
508	For surveys and inspections in connection with the administration of the Irrigation Act, and for the reclamation of Swamp lands by drainage, etc.—Further amount required		60,000 00	
	For insvetigations and surveys, and for the construction of works under the Reclamation Act		150,000 00	
	For surveys and investigations of water resources, and for administration of water powers—Further amount required		45,000 00	
	Canadian National Parks—Further amount required		120,000 00	
	Administration of the Nortwest Game Act and the Migratory Bird Act—Further amount required		15,000 00	
	Amount required to pay expenses of closing a gas well at Pelican Rapids		15,000 00	
	To provide for the payment of accounts in course of adjustment for freight charges, etc., in connection with Seed Grain and Relief distribution of 1915		500 00	
				405,500 00
	SOLDIERS' LAND SETTLEMENT.			
509	Cost of administering *The Soldiers Settlement Act, 1917*, including clerical assistance and amount payable to W. F. O'Connor, K.C., as special Counsel to the Board at the rate of $2,000 per annum			2,000 00
	MISCELLANEOUS.			
510	Amount required to meet expenses of the Lake of the Woods Technical Board and the Lake of the Woods Control Board—Further amount required		4,000 00	
511	Salaries and expenses of the Paris Agency—Further amount required		7,000 00	
512	Special allowance to the Chief Justice of the Supreme Court of Canada, to cover travelling and other expenses in connection with his services while acting as Deputy to His Excellency the Governor General		5,000 00	
	Carried forward		16,000 00	25,169,335 42

SESSIONAL PAPER No. 5a

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward		16,000 00	25,169,335 42
	MISCELLANEOUS—*Concluded.*			
513	Special allowance to Mr. Justice Duff, to cover expenses when attending the sittings of the Judicial Committee of the Privy Council		2,500 00	
514	To provide for Canada's proportionate share of the cost of expenditure made by the Imperial War Graves Commission—Probable amount required		500,000 00	
515	Grant towards defraying the expenses of the Canadian National Committee for Mental Hygiene		10,000 00	
516	Grant in aid of the Dominion Council of the Girl Guides		3,000 00	
517	To provide for the expenses, including salaries and contingencies of the Canada Trade Commission, and including payments to be made to members of the Civil Service, notwithstanding anything in the Civil Service Acts or any amendments thereto—Further amount required		10,000 00	
518	To provide for the expenses of work in the interest of fire prevention, to be carried on by the Department of Insurance		10,000 00	
519	Public Archives—Further amount required		3,250 00	
520	Expenses under The Naturalization Act, including $2,000 for extra clerical assistance—Further amount required		17,000 00	
521	To provide for refund of fines exacted by R. W. Woods, J.P., of Regina, under the Military Service Act, fines remitted under Orders in Council of November 30 and December 5, 1918		301 50	
522	Department of Health—For combatting venereal diseases in co-operation with the Provinces		200,000 00	
523	Grant towards expenses of Canadian Athletic Team at the International Olympic Games at Antwerp, Belgium, in 1920		15,000 00	
524	Air Service		250,000 00	
525	For re-organization of the Department of Public Printing and Stationery by the Civil Service Commission		17,500 00	
526	Battlefields Memorials in France and Belgium		500,000 00	
				1,554,551 50
	CUSTOMS.			
527	Salaries and contingent expenses of the several ports in the Dominion, including pay for overtime of Officers, notwithstanding anything in the Civil Service Act, and temporary Customs buildings and rentals—Further amount required		150,000 00	
	To provide for expenses of maintenance of revenue cruisers, and for preventive service—Further amount required		45,000 00	
				195,000 00
	RAILWAYS AND CANALS—CHARGEABLE TO COLLECTION OF REVENUE.			
	Canals.			
528	Compassionate allowance to the widow of the late Louis Couture, bridgeman on the Cote St. Paul of the Lachine Canal, who died as a result of injuries received through an accident while on duty September 17, 1918		1,500 00	
	Carried forward		1,500 00	26,918,886 92

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward		1,500 00	26,918,886 92
	RAILWAYS AND CANALS—CHARGEABLE TO COLLECTION OF REVENUE—*Concluded.*			
	Railways.			
529	Compassionate allowance to the widow and children of the late Irene Dastous, who was killed while in discharge of his duties as section foreman at Blue River Station, on March 8, 1918	2,000 00		
	Compassionate allowance to the widow of the late Arthur Senecal, who was killed while in discharge of his duties as foreman in the employ of the Canadian Government Railways at St. Andre, P.Q., on September 7, 1918	2,000 00		
			4,000 00	
				5,500 00
	PUBLIC WORKS—CHARGEABLE TO COLLECTION OF REVENUE.			
530	Esquimalt Dry Dock—Further amount required			1,550 00
	POST OFFICE—OUTSIDE SERVICE.			
	To provide for two additional Assistant Post Office Inspectors for the Ottawa Inspectoral Division, one at $1,900 a year and one at $1,800 a year		3,700 00	
	To provide for the salary of an additional Case Examiner		1,800 00	
	To re-pay the undermentioned Postmasters and Assistant Postmasters the amounts they were called upon to refund for the fiscal year 1914-15 on account of the falling off in the revenue of the offices:			
	Postmaster, Moose Jaw	400 00		
	Assistant Postmaster, Moose Jaw	200 00		
	Postmaster, Edmonton	250 00		
	Postmaster, New Westminster	200 00		
	Assistant Postmaster, New Westminster	200 00		
	Assistant Postmaster, Vancouver	200 00		
			1,450 00	
531	To provide for payment for overtime:—Payment to be made in accordance with regulations approved by the Governor in Council		150,000 00	
	To pay certain railway mail clerks in the New Brunswick district for extra services at the Port of St. John in connection with checking incoming and outgoing British mails during the winter season of 1918-19		160 24	
	To pay certain railway mail clerks in the Halifax district for extra services in connection with the checking of incoming and outgoing British mails during the winter season of 1918-19		7 63	
	To provide for the salaries of the employees in the offices of the Chief Post Office Superintendents at Toronto and Montreal, including the salary of an assistant to the Chief Post Office Superintendent in each case		26,004 00	
				183,121 87
	TRADE AND COMMERCE.			
532	Patent Records—Further amount required			8,656 87
	Carried forward			27,117,715 66

SESSIONAL PAPER No. 5a

FURTHER SUPPLEMENTARY ESTIMATES FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	Brought forward			27,117,715 66
	SOLDIERS' CIVIL RE-ESTABLISHMENT—OUTSIDE SERVICE.			
533	Returned soldiers and sailors undergoing medical treatment—Further amount required for pay and allowances		3,500,000 00	
533	Returned soldiers and sailors receiving vocational training—Further amount required for pay and allowances		5,600,000 00	
533	Provision for artificial limbs		505,405 00	9,605,405 00
				36,723,120 66

SUMMARY.

Chargeable to Consolidated Fund	$23,494,256 50
" Capital	13,228,864 16
	$36,723,120 66

FURTHER SUPPLEMENTARY ESTIMATES

FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	MISCELLANEOUS.			
534	Provisional allowance for the Inside and Outside Services of the Civil Service, to be paid to such persons and classes of persons, in such amounts and at such times as the Governor-in-Council may determine.....	.....	.....	10,000,000 00

FURTHER SUPPLEMENTARY ESTIMATES

FOR THE FISCAL YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	$ cts.	$ cts.	$ cts.
	MISCELLANEOUS.			
535	To provide for the administration of the Board of Commerce Act, and the Combine and Fair Prices Act.....	....	....	70,000 00

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED DECEMBER 31

1918

VOLUME I

INSURANCE COMPANIES OTHER THAN LIFE

PRINTED BY ORDER OF PARLIAMENT

OTTAWA
J. DE LABROQUERIE TACHÉ
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1919

[No. 8—Vol. I—1919.]—*Price, 60 cents.*

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DEPARTMENT OF INSURANCE,
OTTAWA, June 30, 1919.

To the Honourable Sir THOMAS WHITE,
Minister of Finance.

SIR,—I have the honour to submit herewith the statements in detail of insurance companies transacting the business of insurance, other than life insurance, in Canada during the year 1918, together with such tabulated summaries of those statements as are necessary to exhibit the progress of the business and the condition of the companies.

The statement of life insurance companies will be submitted in a later volume.

FIRE INSURANCE, 1918.

During the year 1918 the business of fire insurance was transacted in Canada by 116 companies, as compared with 96 companies in the preceding year. Of the 116 companies, 28 were Canadian, 36 British and 52 Foreign. Two Canadian companies, The Imperial Guarantee and Accident Insurance Company and the North American Accident Insurance Company, one British company, the Marine Insurance Company, and one foreign company, the Columbia Insurance Company, transacted fire insurance only in connection with their automobile business. The business of the Automobile Insurance Company was limited to organization and it has since the beginning of the present year withdrawn from Canada.

The list differs from that of 1917 by the addition of four Canadian companies, The Fire Insurance Company of Canada, which commenced business for the first time late in 1918, The Guardian Insurance Company of Canada, which during the year had its license extended to include fire insurance, the Imperial Guarantee and Accident Insurance Company and the North American Accident Insurance Company which transacted fire insurance limited to automobiles; six British companies, the British Traders' Insurance Company, the Car and General Insurance Company, The National Benefit Assurance Company, the Queensland Insurance Company, the Scottish Metropolitan Assurance Company and The Union Marine Insurance Company; and ten foreign companies and inter-insurance associations, the Boston Insurance Company, the Fire Association of Philadelphia, the Lumbermen's Underwriting Alliance, the Manufacturing Lumbermen's Underwriters, the Mechanics and Traders Insurance Company, The Newark Fire Insurance Company, the New Hampshire Fire Insurance Company, the New Jersey Insurance Company, the Northwestern Mutual Fire Association, and the Vulcan Fire Insurance Company of Oakland, California.

Of the new British companies, two, The National Benefit Assurance Company and The Union Marine Insurance Company had previously operated under provincial licenses, and of the new foreign companies and inter-insurance associations, all except the Lumbermen's Underwriting Alliance, the Manufacturing Lumbermen's Underwriters and the New Hampshire Fire Insurance Company had previously operated in Canada under provincial licenses.

Since the beginning of the year 1919 licenses for fire insurance have been issued to the following companies: The American Alliance Insurance Company, limited to the Province of British Columbia; The Halifax Fire Insurance Company, the Antigonish Farmers' Mutual Fire Insurance Company, the Cumberland Farmers' Mutual Fire Insurance Company, the Kings Mutual

Fire Insurance Company, the Pictou County Farmers' Mutual Fire Insurance Company and The Mutual Fire Association of Canada, Limited, all limited to the Province of Nova Scotia; The General Accident Assurance Company of Canada and the Girard Fire and Marine Insurance Company.

A number of companies transacting fire insurance have since the beginning of the year 1919 obtained licenses for various classes of casualty insurance to which reference is made on page cix of this Report.

Premiums and Losses, 1918.

Notwithstanding the unusually large value of property destroyed by fire during the year 1918, the experience of the companies has not been unfavourable when compared with that of previous years. This is probably in part due to the fact that the fire insurance companies were not liable in the case of several of the largest losses, and in part to the large proportion of value not covered by insurance due to appreciation since the insurance was effected.

The results of the year's operations in fire insurance in Canada may be shown by the following figures, the ratios for 1917 being also given for the purpose of comparison:

—	Net premiums received.	Net losses paid.	Ratio losses paid to premiums received.	The same 1917.
	$	$	%	%
Canadian companies	5,570,095	2,741,904	49·23	49·69
British companies	18,658,710	9,907,999	53·10	51·22
Foreign companies	11,725,600	6,709,349	57·22	55·63
Totals	35,954,405	19,359,252	53·84	52·42
Totals for 1917	31,246,530	16,379,102	.....	.....

The foregoing figures do not take into account the change during the year in the uncollected premiums and agents' balances, the change in the reserve of unearned premiums or the change in the outstanding unpaid losses of the companies. In other words, the figures are compiled on a cash, not a revenue, basis and therefore are not the most suitable for ascertaining the profit or loss on the underwriting for the year. If there is deducted from the premiums written during the year the increase in the reserve of unearned premiums during the year there is obtained the amount of premiums earned and by comparing with this the amount of losses incurred, the actual loss ratio for the year is obtained. These ratios will be found on pages cxciv, cxcv and cxcvi and may be summarized as follows:—

	Premiums earned.	Losses incurred.	Ratio losses incurred to premiums earned.	The same 1917.
	$	$	%	%
Canadian companies	5,109,065	2,554,922	50·01	54·48
British companies	17,536,823	9,334,298	53·23	57·15
Foreign companies	11,034,701	6,314,940	57·23	64·36
Totals	33,680,589	18,204,160	54·05	59·03

The form of statement furnished to the companies this year provided for a more complete separation of the figures regarding the business according to the term of the policies than has been required heretofore, and it will be possible hereafter to show separately the experience of the business written for a term of one year or less and that written for the longer terms. As this information was asked for this year for the first time, a few companies have not been able to make the separation, but the omissions will not appreciably affect the totals:—

—	Rates of losses incurred per cent of premiums earned.	
	One Year or less.	All others.
	%	%
Canadian companies	55·15	44·29
British companies	54·80	48·73
Foreign companies	57·70	54·94
Totals	55·85	49·08

Distribution by Provinces.

There is included in this Report on pages clxxvi to cxciii inclusive, figures showing the premiums written and losses incurred (*licensed* reinsurance deducted) by fire insurance companies licensed by the Department according to Provinces. The totals for the year 1918 are given below and also for purpose of comparison, the corresponding figures for 1917 and 1916:—

Province.	1918.				
	Premiums Written.	Losses Incurred.	Ratio.	Ratio. 1917.	Ratio. 1916.
	$	$	%	%	%
Alberta	2,748,046	1,226,593	44·64	32·87	47·90
British Columbia	4,147,902	1,235,560	29·79	25·40	45·00
Manitoba	3,049,080	1,901,893	62·38	59·15	52·09
New Brunswick	1,683,968	722,227	42·89	59·54	60·50
*Nova Scotia	1,657,992	470,904	28·40	*94·85	50·16
Ontario	13,012,419	7,738,031	59·47	62·77	77·46
Prince Edward Island	182,844	37,583	20·55	48·52	210·13
Quebec	8,518,899	4,489,018	52·69	60·98	49·18
Saskatchewan	3,120,026	1,520,584	48·74	44·44	39·72
Yukon	4,979	292	5·86	5·26	.....
Floater premiums (undivided)	58,784	41,045	.....	.....	.....
	38,184,939	19,383,730	50·76	55·62	58·78

*In connection with the losses incurred in 1917 in the Province of Nova Scotia, shown in last year's report it should be pointed out that the estimate of the Halifax disaster losses was made on the basis of the full face value of the policy in cases where fire occurred. An adjustment was made, however, during 1918, on the basis of the estimated portion of the loss due to fire as distinguished from explosion, and the amount actually paid was less than the estimate contained in last year's report by the sum of $367,615. Taking this difference into account, the Nova Scotia ratio for 1917 becomes 69·29, instead of 94·85 as shown above.

Experience of Fifty Years, 1869-1918.

The premiums received and losses paid for the fifty years over which our records extend, are given below:—

FIRE INSURANCE IN CANADA.

Year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	$	$	%
1869	1,785,539	1,027,720	57·56
1870	1,916,779	1,624,837	84·77
1871	2,321,716	1,549,199	66·73
1872	2,628,710	1,909,975	72·66
1873	2,968,416	1,682,184	56·67
1874	3,522,303	1,926,159	54·68
1875	3,594,764	2,563,531	71·31
1876	3,708,006	2,867,295	77·33
1877	3,764,005	8,490,919	225·58
1878	3,368,430	1,822,674	54·11
1879	3,227,488	2,145,198	66·47
1880	3,479,577	1,666,578	47·90
1881	3,827,116	3,169,824	82·83
1882	4,229,706	2,664,986	63·01
1883	4,624,741	2,920,228	63·14
1884	4,980,128	3,245,323	65·16
1885	4,852,460	2,679,287	55·22
1886	4,932,335	3,301,388	66·93
1887	5,244,502	3,403,514	64·90
1888	5,437,263	3,073,822	56·53
1889	5,588,016	2,876,211	51·47
1890	5,836,071	3,266,567	55·97
1891	6,168,716	3,905,697	63·31
1892	6,512,327	4,377,270	67·22
1893	6,793,595	5,052,690	74·37
1894	6,711,369	4,589,363	68·38
1895	6,943,382	4,993,750	71·92
1896	7,075,850	4,173,501	58·98
1897	7,157,661	4,701,833	65·69
1898	7,350,131	4,784,487	65·09
1899	7,910,492	5,182,038	65·51
1900	8,331,948	7,774,293	93·31
1901	9,650,348	6,774,956	70·20
1902	10,577,084	4,152,289	39·26
1903	11,384,762	5,870,716	51·57
1904	13,169,882	14,099,534	107·06
1905	14,285,671	6,000,519	42·00
1906	14,687,963	6,584,291	44·83
1907	16,114,475	8,445,041	52·41
1908	17,027,275	10,279,455	60·37
1909	17,049,464	8,646,826	50·72
1910	18,725,531	10,292,393	54·96
1911	20,575,255	10,936,948	53·16
1912	23,194,518	12,119,581	52·25
1913	25,745,947	14,003,759	54·39
1914	27,499,158	15,347,284	55·81
1915	26,474,833	14,161,949	53·49
1916	27,783,852	15,114,063	54·40
1917	31,246,530	16,379,102	52·42
1918	35,954,405	19,359,252	53·84
Totals	517,940,495	307,980,299	59·46

Taking the totals for the same fifty years, according to the nationalities of the companies, the following are the results:—

Companies.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	$	$	%
Canadian	106,401,412	64,914,463	61·01
British	302,284,128	181,637,292	60·09
Foreign	109,254,955	61,428,544	56·23
Totals	517,940,495	307,980,299	59·46

The loss rate for 1918 is below the average for the fifty years over which our records extend.

The ratio of losses incurred per cent of premiums received is 50·63 per cent, which is 6·21 per cent lower than the 56·84 of the previous year, and is 6·53 per cent lower than the average for the last fifteen years (57·16). The following are the rates of incurred losses from 1904:—

Companies.	1918.	1917.	1916.	1915.	1914.	1913.	1912.	1911.	1910.	1909.	1908.	1907.	1906.	1905.	1904.
Canadian	45·87	53·75	56·34	53·18	61·50	61·31	52·59	53·08	60·41	55·87	72·11	53·28	52·68	48·71	97·50
British	50·03	55·33	60·05	49·54	58·15	54·78	50·95	53·80	57·01	49·74	58·07	55·22	46·65	43·07	110·34
Foreign	53·86	60·73	57·78	54·02	55·19	56·96	50·21	48·95	59·72	46·72	55·74	51·36	10·45	38·01	110·55
Totals	50·63	56·84	58·70	51·58	57·82	56·71	51·12	52·54	58·40	50·46	60·77	54·02	46·73	43·30	107·76

Insurance Written and Rates of Premium.

The gross amount of policies, new and renewed, taken during the year by fire companies was $4,606,035,056, which is greater by $556,975,057 than the amount taken in 1917. The premiums charged thereon amounted in 1918 to $48,770,112, being $5,254,289 greater than the amount charged the previous year. The rate of premiums (1·059) is lower than that of 1917 (1·075). The loss rate (53·84) is 1·42 per cent higher than the loss rate of the previous year (52·42) and 5·62 per cent lower than the average loss rate (59·46) for the past fifty years.

The rate per cent of premiums charged upon risks taken is shown in the following table:—

Companies.	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1917.	The same for 1916.	The same for 1915.	The same for 1914.	The same for 1913.
	$	$ cts.						
Canadian	903,126,573	9,812,049 24	1·09	1·14	1·19	1·25	1·24	1·33
British	2,147,570,916	23,013,608 20	1·07	1·08	1·08	1·17	1·19	1·21
Foreign	1,555,337,567	15,944,454 36	1·03	1·03	1·04	1·08	1·09	1·11
Totals	4,606,035,056	48,770,111 80	1·06	1·07	1·09	1·16	1·17	1·21

Separating the one-year and short term business from the longer term business, the respective rates are as follows:—

Companies.	Rate of premiums charged per cent of risks taken.	
	One year or less.	All others.
Canadian	1·04	1·22
British	1·04	1·15
Foreign	1·00	1·21
Totals	1·02	1·19

The increase in the amounts taken in 1918 as compared with 1917 by Canadian companies is $83,797,722. For British companies there is an increase of $232,679,160, and for foreign companies there is an increase of $233,696,476.

In 1917 the increase in amounts written by Canadian companies was $76,522,932. and the increase for British companies reporting to the Department was $308,544,921, and the increase for foreign companies reporting to the Department was $245,753,466.

The details of the increase and decrease for the individual companies are as follows:—

CANADIAN COMPANIES.

Increase.		*Decrease.*	
Acadia	$ 7,248,118	Western	$ 29,857,490
Beaver	301,390		
British America	7,691,281		
British Colonial	2,765,064		
British Northwestern	5,762,175		
Canada Accident	6,217,656		
Canada National	2,518,079		
Canadian Fire	2,716,429		
Canadian Lumbermen's	149,295		
Dominion	6,813,079		
Dominion of Canada	1,491,565		
Fire Insurance Co. of Canada	2,947,543		
Globe Indemnity	7,899,374		
Hudson Bay	1,988,820		
Imperial Underwriters	4,668,607		
Liverpool-Manitoba	5,504,103		
London Mutual	4,251,122		
Mercantile	4,990,279		
Mount Royal	6,668,527		
North Empire	9,855,441		
North West	1,311,760		
Occidental	10,819,208		
Pacific Coast	3,026,095		
Quebec	6,050,202		
Totals	$113,655,212		$ 29,857,490

Net increase, $83,797,722.

BRITISH COMPANIES.

Increase.		*Decrease.*	
Alliance	$ 5,611,793	Commercial Union	$ 10,999,923
Atlas	3,229,755	Liverpool and London and Globe	6,128,872
British Crown	10,610,276	Norwich Union	749,644
British Traders	12,395,659	Royal	4,022,102
Caledonian	2,480,785		
Century	11,063,145		
Eagle, Star and British Dominions	8,621,622		
Employers' Liability	17,142,163		
General Accident, Fire and Life	4,890,696		
Guardian	17,202,457		
Law, Union and Rock	5,631,522		
London Guarantee and Accident	16,895,526		
London and Lancashire	5,855,107		
London Assurance	6,928,076		
National Benefit	116,250		
North British	8,884,564		
Northern	9,892,343		
Ocean Accident & Guarantee	10,368,890		
Palatine	6,817,007		
Phœnix	2,487,305		
Provincial	1,421,390		
Queensland	8,866,307		
Royal Exchange	15,308,188		
Scottish Union and National	4,080,527		
Sun	12,969,243		
Union	11,332,673		
Union of Canton	31,649,128		
Yorkshire	1,827,304		
Totals	$254,579,701		$ 21,900,541

Net increase, $232,679,160.

FOREIGN COMPANIES.

	Increase.		*Decrease.*
Ætna	$ 4,466,963	American Lloyds	$ 2,267,916
Agricultural	512,584	National of Hartford	978,700
Alliance of Phila	9,442,023	Millers National	626,736
American Central	6,524,127	National Union	855,160
American Insurance	3,296,964	Queen	81,981
Boston	5,928,070	Springfield	5,146,384
California	5,561,893	Stuyvesant	15,164,243
Citizens' of Missouri	3,063,982		
Commercial Union of N.Y.	136,180		
Connecticut	4,360,278		
Continental	4,737,258		
Equitable	1,973,674		
Fidelity-Phenix	4,430,939		
Fire Association	3,983,917		
Fireman's Fund	4,037,429		
Firemen's Insurance	1,670,080		
General of Paris	6,383,827		
Glens Falls	12,047,600		
Globe & Rutgers	5,474,613		
Great American	18,382,869		
Hartford	11,081,559		
Home	11,896,577		
Insurance Company of North America	22,830,026		
Ins. Co. of State of Pa	4,038,416		
Lumbermen's	8,587,016		
Manufacturing Lumbermen's	8,327,106		
Mechanics and Traders	298,661		
Merchants Fire	589,296		
National-Ben Franklin	1,623,523		
La Nationale	18,913,597		
Newark	291,173		
New Hampshire	4,863,697		
New Jersey	2,467,434		
Niagara	7,363,151		
Northwestern Mutual	273,665		
Northwestern National	2,348,633		
Phenix of Paris	9,024,228		
Phœnix Insurance	7,929,890		
Providence Washington	5,214,796		
St. Paul	13,851,891		
L'Union	564,933		
Vulcan	2,800,932		
Westchester	7,222,132		
Total	$258,817,596		$ 25,121,120

* Net increase, $233,696,476.

Premiums and Losses Compared with Risks.

The average rate of premiums charged on each $1,000 of risks taken in 1918 is $10·588, as against $10·747, which was the corresponding rate in 1917. The individual rates for the different companies will be found in the table on page xvii, and will be seen to vary considerably, as might be expected, considering the varieties of the business done by the companies.

The losses, incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of $4.28 per $1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-90-1-2-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-10-11-12-13-14-15-16-17, are $5.68, $5.56, $5.37, $4.54, $4.58, $5.70, $4.70, $4.19, $4.84, $5.33, $5.61, $6.17, $5.50, $5.75, $5.15, $5.38, $6.20, $4.99, $8.38, $6.68, $4.06, $5.22, $12.05, $4.88, $4.97, $5.69, $6.41, $4.83, $5.61, $5.07, $4.73, $5.00, $4.67, $3.91, $4.49 and $4.60 respectively.

* Not including $6,801,699 written during 1917 by provincially licensed companies which have since obtained Dominion licenses.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following computed on the above basis, where for convenience of comparison, the corresponding rates for 1917 are also shown:—

CANADIAN COMPANIES.

Company.	Losses incurred per $1,000 current risk.	The same for 1917.	Company.	Losses incurred per $1,000 current risk.	The same for 1917.
	$ cts.	$ cts.		$ cts.	$ cts.
Acadia Fire	3 21	7 08	Hudson Bay	5 69	6 80
Beaver Fire	1 27	1 89	Imperial Underwriters	2 68	1 61
British America	2 89	3 29	Liverpool Manitoba	3 14	3 06
British Colonial	4 58	6 50	London Mutual	3 90	3 28
British Northwestern	7 30	4 55	Mercantile Fire	3 58	3 48
Canada Accident	4 83	5 03	Mount Royal	4 03	4 16
Canada National	3 64	3 25	North Empire	8 08	6 00
Canadian Fire	3 50	3 36	Northwest	3 38	5 47
Dominion Fire	3 87	5 40	Occidental Fire	5 16	6 18
Dominion of Canada G. & A.	1 54	3 93	Pacific Coast Fire	3 46	4 78
Fire Insurance Co. of Canada	2 97	.....	Quebec Fire	2 55	3 92
Globe Indemnity	3 25	2 24	Western	3 01	3 11

Average for Canadian companies, $3.53.

BRITISH COMPANIES.

Company.	Losses incurred per $1,000 current risk.	The same for 1917.	Company.	Losses incurred per $1,000 current risk.	The same for 1917.
	$ cts.	$ cts.		$ cts.	$ cts.
Alliance	4 54	3 25	North British and Mercantile	3 80	3 35
Atlas	4 15	4 48	Northern Assurance Co	5 93	5 31
British Crown	5 58	5 31	Norwich Union Fire	4 08	4 60
British Traders	1 95	.....	Ocean Accident and Guarantee	6 63	6 36
Caledonian	3 32	3 62	Palatine	4 17	5 11
Century	6 56	8 34	Phoenix of London	3 61	3 89
Commercial Union	4 59	3 97	Provincial	3 99	6 02
Eagle, Star and British Dom's	4 07	4 09	Queensland	1 83	.....
Employers' Liability	4 02	4 90	Royal Exchange	3 52	5 18
General Accident, Fire & Life	4 62	5 10	Royal Insurance Co	3 43	3 90
Guardian Assurance	4 69	5 50	Scottish Union and National	3 38	4 35
Law Union and Rock	3 88	5 07	Sun Insurance Office	3 49	4 98
Liverpool & London & Globe	3 50	3 53	Union Assurance Society	3 73	4 22
London Guarantee & Accident	6 27	8 24	Union Insurance of Canton	7 06	0 14
London and Lancashire Fire	3 66	3 31	Yorkshire	4 05	5 86
London Assurance	3 18	3 62			

Average for British companies, $4.08.

FOREIGN COMPANIES.

Company.	Losses incurred per $1,000 current risk.	The same for 1917.	Company.	Losses incurred per $1,000 current risk.	The same for 1917.
	$ cts.	$ cts.		$ cts.	$ cts.
Ætna Insurance Co	4 57	4 37	Lumbermen's Underwriting	2 36	.....
Agricultural	1 81	6 41	Manufacturing Lumbermen's	1 55	.....
Alliance Insurance	5 68	5 22	Mechanics and Traders	18 33	.....
American Central	4 61	4 01	Merchants Fire	4 97	3 37
American Insurance	9 71	4 47	Millers National	6 90	9 74
American Lloyds	2 30	3 81	National-Ben Franklin	3 41	3 29
Boston	10 11	.....	National Fire of Hartford	4 82	4 44
California	5 11	3 67	National Union Fire	6 61	6 40
Citizens'	2 58	.....	La Nationale	4 69	5 96
Commercial Union of N. Y	1 91	9 28	Newark	6 89	.....
Connecticut	3 41	5 90	New Hampshire	4 58	.....
Continental Insurance	3 80	7 71	New Jersey	11 07	.....
Equitable Fire and Marine	7 31	4 39	Niagara Fire	6 03	5 87
Fidelity-Phenix	4 28	6 27	Northwestern Mutual	2 42	.....
Fire Association	8 64	.....	Northwestern National	4 50	4 92
Fireman's Fund	7 88	5 42	Phenix of Paris	4 85	5 39
Firemen's Insurance	3 22	3 91	Phoenix of Hartford	4 00	4 15
General of Paris	4 75	6 63	Providence Washington	5 93	6 28
Glens Falls	4 20	4 73	Queen, of America	3 64	4 82
Globe and Rutgers	6 47	6 00	St. Paul Fire & Marine	6 11	7 09
Great American	6 08	5 92	Springfield	4 02	5 42
Hartford Fire	4 69	3 76	Stuyvesant	6 81	1 56
Home Insurance	5 03	5 02	L'Union, Paris, France	5 30	5 44
Insurance Co. of N. America	5 85	8 30	Vulcan	8 33	.....
Insurance Co. of State of Pa	6 86	1 04	Westchester	6 56	6 74

Average for Foreign companies, $5.07.

Fire Insurance transacted in Canada in 1918.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1917.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1917.
Canadian Companies.	$	$ cts.			$ cts.	$ cts.		
Acadia Fire	29,137,614	406,622 82	1·40	1·28	201,155 32	100,702 64	50·06	37·13
Beaver Fire	6,393,054	101,548 69	1·59	1·57	36,695 41	6,245 80	17·02	17·98
British America	113,076,973	1,057,550 18	·94	1·00	676,106 30	342,914 11	50·72	44·45
British Colonial	20,956,639	282,513 33	1·35	1·39	134,872 85	75,224 65	55·77	65·65
British Northwestern	14,333,065	150,585 08	1·05	1·50	82,748 18	54,099 71	65·38	32·75
Canada Accident	19,016,749	165,942 34	·87	·91	50,052 17	27,893 94	55·73	46·19
Canada National	22,520,425	330,178 33	1·47	1·41	189,094 44	90,462 94	47·84	40·31
Canadian Fire	35,003,091	511,825 75	1·46	1·44	306,843 04	135,060 75	44·02	35·25
Canadian Lumbermen's	1,571,050	36,973 54	2·35	2·27	−660 42	None.	.....	.....
Dominion Fire	39,240,853	508,429 58	1·30	1·27	318,003 05	153,982 31	48·42	59·56
Dominion of Can. Gtee. and Acct	4,675,144	51,661 41	1·11	1·17	30,233 91	10,328 85	34·16	45·18
Fire Insurance Co. of Canada	2,947,543	28,697 05	·97	.....	None.	None.	.....	.....
Globe Indemnity	21,154,823	219,513 97	1·04	1·04	103,326 79	47,210 03	45·69	31·47
Guardian Insurance Co of Canada	None.	None.	.....	.....	None.	None.	.....	.....
Hudson Bay	24,818,421	317,988 53	1·28	1·26	175,031 55	111,995 13	63·99	54·89
Imperial Guarantee and Accident	None.	None.	.....	.....	None.	None.	.....	.....
Imperial Underwriters	27,368,369	241,629 16	·88	·90	107,654 14	47,860 17	44·46	29·69
Liverpool Manitoba	47,525,598	512,725 72	1·08	1·15	268,708 43	117,551 50	43·75	38·04
London Mutual	77,034,694	729,377 64	·95	·96	402,127 75	258,604 61	64·31	52·20
Mercantile Fire	36,883,488	333,096 95	·90	·98	272,429 61	155,238 80	56·98	41·05
Mount Royal	81,673,720	957,839 62	1·17	1·15	492,128 48	264,101 17	53·67	49·08
North American Accident	None.	None.	.....	.....	None.	None.	.....	.....
North Empire	19,193,862	219,402 45	1·14	1·63	106,365 89	63,864 00	60·04	71·65
North West	18,140,374	213,517 49	1·18	1·17	140,577 20	68,528 43	48·75	66·92
Occidental	34,208,101	416,688 36	1·22	1·63	206,076 38	100,536 22	48·79	51·64
Pacific Coast	19,876,360	207,761 74	1·05	1·16	98,944 00	49,730 12	50·26	46·80
Quebec	40,158,039	367,933 43	·92	·94	302,367 52	107,365 21	35·51	58·45
Western	146,218,524	1,442,046 08	·99	1·10	869,213 22	352,402 60	40·54	69·99
Totals	903,126,573	9,812,049 24	1·09	1·14	5,570,095 21	2,741,903 69	49·23	49·69
British Companies.								
Alliance	44,092,823	395,509 81	·90	·94	357,525 65	208,832 25	58·41	41·79
Atlas	54,336,189	662,018 58	1·22	1·16	560,056 37	305,348 39	54·52	56·34
British Crown	31,945,134	415,367 21	1·30	1·41	316,748 96	168,707 11	53·26	65·47
British Traders	12,395,659	126,323 74	1·02	.....	90,528 19	4,910 37	54·24	.....
Caledonian	52,055,517	564,682 95	1·08	1·08	467,411 33	226,912 67	48·55	46·91
Car and General	None.	None.	.....	.....	None.	None.	.....	.....
Century	23,201,899	205,731 19	·89	·99	141,371 72	95,756 08	67·73	62·86
Commercial Union	162,035,912	1,549,554 07	·96	·88	1,089,938 18	654,902 64	60·09	47·05
Eagle, Star and British Dominions	23,431,751	250,460 67	1·07	1·05	188,407 72	93,715 69	49·74	60·69
Employers' Liability	80,866 010	790,884 46	·98	1·03	628,724 04	336,838 12	53·57	41·10
General Accident, Fire and Life	47,183,708	483,364 15	1·02	1·07	393,903 35	232,188 47	58·95	54·16
Guardian Assurance	137,970,752	1,583,702 65	1·15	1·14	1,339,803 08	736,998 42	55·01	51·24
Law, Union and Rock	36,506,199	325,048 12	·89	1·02	277,441 10	165,422 58	59·62	56·52
Liverpool and London and Globe	155,232,665	1,737,307 85	1·12	1·10	1,405,866 44	738,448 37	52·53	47·19
London Guarantee and Accident	54,693,653	611,448 60	1·12	1·10	500,795 07	225,052 45	44·94	33·78
London and Lancashire Fire	107,153,093	1,087,484 90	1·02	·97	899,558 50	399,313 01	44·39	51·60
London Assurance	46,117,342	453,579 72	·98	1·03	382,194 16	191,119 53	50·00	47·07
Marine Insurance Co	None.	None.	.....	.....	None.	None.	.....	.....
National Benefit	116,250	1,863 06	1·60	.....	382 09	100 00	26·17	.....
North British and Mercantile	120,693,745	1,292,998 88	1·07	1·12	1,076,982 17	578,480 47	53·71	37·42
Northern Assurance Co	94,210,077	1,164,152 92	1·24	1·22	984,108 27	650,170 03	66·07	57·48
Norwich Union Fire	85,543,171	969,679 64	1·13	1·12	857,165 64	466,246 39	54·39	58·02

FIRE INSURANCE transacted in Canada in 1918—*Continued.*

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1917.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1917.
British Companies—Con.	$	$ cts.			$ cts.	$ cts.		
Ocean Accident and Guarantee	39,593,555	396,219 28	1·00	1·11	311,473 38	205,985 13	66·13	46·56
Palatine	44,397,791	447,043 34	1·00	1·10	340,266 95	165,436 37	48·62	49·01
Phœnix of London	112,133,514	1,397,051 72	1·25	1·25	1,090,477 55	497,672 91	45·64	54·01
Provincial	9,744,134	79,004 03	·81	·77	67,762 61	34,789 18	51·34	144·37
Queensland	8,866,307	94,218 91	1·06	.....	57,130 64	8,443 64	14·78	.....
Royal Exchange	80,517,274	758,525 20	·94	·97	614,420 79	289,840 98	47·17	57·93
Royal Insurance	180,198,900	1,991,567 82	1·11	1·09	1,682,583 11	946,809 69	56·27	50·26
Scottish Metropolitan	None.	None.	.....	.....	None.	None.	.....	.....
Scottish Union and National	53,562,761	498,161 21	·93	·99	416,671 90	248,928 35	59·74	61·85
Sun Insurance office	87,963,278	887,987 93	1·01	1·03	717,858 36	374,230 76	52·13	50·93
Union Assurance Society	80,655,128	845,006 65	1·05	1·08	661,995 36	295,826 90	44·69	51·90
Union Insurance of Canton	36,848,472	405,669 98	1·10	1·04	289,329 28	106,659 22	36·86	.....
Union Marine	None.	None.	.....	.....	None.	None.	.....	.....
Yorkshire	43,308,253	541,988 96	1·25	1·21	449,824 85	253,914 71	56·45	67·03
Totals	2,147,570,916	23,013,608 20	1·07	1·08	18,658,711 81	9,908,000 88	53·10	51·22
Foreign Companies.								
Ætna Insurance Co	43,999,232	501,255 61	1·14	1·09	402,403 28	232,671 52	57·82	53·12
Agricultural	1,898,784	30,844 27	1·62	·152	11,790 43	2,812 99	23·86	11·04
Alliance Insurance	21,151,665	167,369 14	·79	·85	121,256 50	54,085 92	44·60	64·10
American Central	29,839,276	250,990 06	·84	·95	94,377 18	51,315 65	54 37	29·77
American Insurance	8,260,610	96,172 50	1·16	1·36	72,982 34	46,221 07	63·33	33·58
American Lloyds	6,145,986	25,261 90	·41	·39	23,629 83	13,225 66	55·97	88·44
Automobile	None.	None.	.....	.....	None.	None.	.....	.....
Boston	7,184,749	89,040 71	1·24	.....	60,586 03	32,919 30	54·33	.....
California	11,919,922	89,607 16	·75	1·16	61,757 74	19,650 79	31·82	22·37
Citizens' of Missouri	4,348,812	61,459 87	1·41	1·42	17,204 09	2,939 64	17·09	7·03
Columbia	None.	None.	.....	.....	None.	None.	.....	.....
Commercial Union of N. Y	962,594	13,729 55	1·43	1·49	7,654 27	1,729 27	22·59	12·95
Connecticut	25,403,154	284,549 82	1·12	1·14	170,310 06	97,796 41	57·42	44 24
Continental Insurance	54,836,439	605,059 08	1·10	·99	412,916 59	221,654 66	53·68	75·08
Equitable Fire and Marine	18,541,921	218,232 75	1·18	1·08	55,503 12	37,360 42	67·31	52·36
Fidelity-Phenix	50,581,029	569,165 29	1·13	1·05	411,981 05	214,934 09	52·17	66·92
Fire Association of Phila.	5,679,189	79,745 86	1·40	.....	58,518 66	30,086 86	51·41	.....
Fireman's Fund	25,769,990	242,373 88	·94	·98	195,115 61	145,276 27	74·46	49·07
Firemen's Insurance	9,317,110	108,872 95	1·17	1·30	86,855 29	43,694 47	50·31	62·17
General of Paris	17,975,747	160,663 73	·89	1·04	118,700 67	57,805 75	48·70	57·60
Glens Falls	34,663,002	267,583 40	·77	·99	201,746 74	97,434 83	48·30	47·36
Globe and Rutgers	85,009,552	830,170 05	·98	·91	663,570 69	388,051 18	58·48	45·70
Great American	77,172,025	712,447 97	·92	·94	492,162 22	390,173 49	79·28	56·11
Hartford Fire	131,038,582	1,331,372 95	1·02	1·05	1,131,406 52	601,926 46	53·20	48·87
Home Insurance	137,747,232	1,496,906 03	1·09	1·09	1,207,792 87	615,563 02	50·97	50·03
Insurance Co. of North America	102,719,468	873,033 24	·85	·89	643,428 92	367,750 77	57·15	54·66
Insurance Co. of State of Pa	25,727,768	228,542 64	·89	1·12	173,189 75	143,452 58	82·83	61·10
Lumbermen's Underwriting Alliance	8,587,016	132,881 52	1·55	.....	105,209 93	19,163 39	18·21	.....
Manufacturing Lumbermen's	8,327,100	151,402 89	1·82	.....	128,114 20	8,544 11	6·67	.....
Mechanics and Traders	1,171,347	26,082 82	2·23	.....	25,018 77	15,293 33	61·13	.....
Merchants Fire	1,216,216	19,621 26	1·61	1·68	14,882 62	3,446 71	23·16	22·71
Millers National	4,782,160	59,789 90	1·25	1·07	40,642 01	29,204 51	71·86	88·50
National-Ben Franklin	11,400,898	132,120 39	1·16	1·15	99,467 30	52,560 00	52·84	48·09
National Fire of Hartford	65,388,447	720,236 84	1·10	1·09	593,987 49	295,653 79	49·77	58·27

FIRE INSURANCE transacted in Canada in 1918.—*Concluded.*

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1917.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1917.
Foreign Companies—Con.	$	$ cts.			$ cts.	$ cts.		
National Union Fire	27,175,774	241,828 15	·89	1·01	181,517 70	175,137 29	96·48	65·70
La Nationale	45,377,495	448,578 53	·99	1·09	389,161 33	141,246 79	36·30	55·67
Newark	1,075,985	17,217 94	1·60	.....	10,676 07	5,747 82	53·84	.....
New Hampshire	4,863,697	60,647 60	1·25	.....	44,087 46	15,357 78	34·83	.....
New Jersey	3,341,764	47,161 77	1·41	.....	35,610 16	20,522 52	57·63	.....
Niagara Fire	28,759,417	314,968 20	1·10	1·17	197,403 82	117,369 48	59·46	54·21
Northwestern Mutual	1,181,690	19,106 30	1·62	.....	11,876 85	2,250 58	18·95	.....
Northwestern National	21,861,007	261,805 53	1·20	1·20	245,794 43	133,691 53	54·39	52·39
Phenix of Paris	23,689,850	197,314 29	·83	·97	140,529 77	56,682 56	40·33	38·63
Phœnix of Hartford	67,385,175	722,179 00	1·07	1·08	396,995 41	275,584 12	69·42	44·61
Providence Washington	32,949,194	292,300 26	·89	·93	221,318 94	168,328 63	76·06	50·80
Queen of America	68,881,581	840,772 44	1·22	1·16	682,427 26	381,136 82	55·85	52·68
St. Paul Fire and Marine	61,887,171	552,296 11	·89	1·03	352,206 26	284,083 75	80·66	65·23
Springfield Fire and Marine	59,802,031	556,300 28	·93	·82	355,308 18	194,874 37	54·85	63·78
Stuyvesant	8,079,706	97,180 46	1·20	1·16	64,451 88	76,238 60	118·29	110·25
L'Union, Paris, France	23,163,093	283,165 84	1·22	1·18	233,088 27	145,211 71	62·30	59·19
Vulcan	3,210,827	37,900 92	1·18	.....	43,730 43	15,197 34	34·75	.....
Westchester	33,885,088	377,144 71	1·11	1·24	215,253 65	166,286 61	77·25	50·22
Totals	1,555,337,567	15,944,454 36	1·03	1·03	11,725,600 64	6,709,347 21	57·22	55·63
Grand Totals	4,606,035,056	48,770,111 80	1·06	1·07	35,954,407 66	19,359,251 78	53·84	52·42

British Fire Companies.

The total cash receipts for fire premiums were $18,658,712 ,being an increase of $2,341,397, as compared with the previous year; the payments for fire losses were $9,908,001, being $1,549,711 greater than for 1917, while the general expenses amounted to $6,320,803, being $897,090 greater than in 1917, thus showing a balance of $2,429,909 favourable to the companies. In the previous year there was a favourable balance of $2,535,312.....

Paid for losses	$ 9,908,001
Paid for general expenses	6,320,803
Total	$ 16,228,804
Received for premiums	18,658,712
Balance in favour of the companies	$ 2,429,908

The following details give the balances for the different companies:—

Balances in favour.—Alliance, $28,452; Atlas, $67,553; British Crown, $17,450; British Traders, $46,929; Caledonian $87,121; Commercial Union, $66,178; Eagle, Star andBritish Dominions, $11,140; Employers' Liability, $86,446; General Accident, $23,165; Guardian, $207,003; Law Union and Rock,

$20,644; Liverpool and London and Globe, $193,511; London Guarantee and Accident,$93,683 London and Lancashire, $206,453; London Assurance, $57,250; North British and Mercantile, $157,877; Northern, $17,678; Norwich Union, $59,164; Palatine, $58,590; Phœnix of London, $231,931; Provincial, $14,773; Queensland, $18,134; Royal Exchange, $140,069; Royal, $169,614; Scottish Union and National, $26,269; Sun, $101,020; Union Assurance, $146,990; Union of Canton, $66,423; Yorkshire, $46,000; Total balance in favour, $2,467,510.

Adverse balances.—Car and General, $3,469; Century, $6,850; National Benefit, $675; Ocean Accident, $26,608; Total, $37,602; Net balance in favour, $2,429,908.

For every $100 of premiums received there was spent on the average $53.10 in payment of losses, and $33.88 for general expenses.

In 1917 the loss rate was $51.22, and the general expenses $33.24, for every $100 of premiums received.

For the fire business the rate of premium was $10.716 per $1,000 of risks taken as against $10.758 in 1917.

Hence these companies have transacted a larger volume of business than in 1917 at a lower rate of premium, a higher rate of expense and at a higher rate of fire losses.

The result of the total business of these companies from 1875 to 1918, inclusive are as follows:—

Paid for losses (1875–1918)	$	175,989,753
Paid for general expenses		87,014,032
Total payments	$	263,003,785
Received for premiums		294,208,303
Excess of receipts over expenditure	$	31,204,518

It will be seen, from an examination of the table below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of $341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to $5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, $1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to $3,664,504 which sum had been still further reduced to $3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to $7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to $3,969,472. During the past fourteen years the favourable balance has been largely increased and now amounts to $31,204,518.

Year.	Balance.	Year.	Total Balance.
	$		$
1875	+ 51,765		
1876	+ 89,015	1875 to 1876	+ 140,780
1877	− 4,210,951	1875 to 1877	− 4,070,171
1878	+ 676,548	1875 to 1878	− 3,393,713
1879	+ 210,430	1875 to 1879	− 3,183,283
1880	+ 727,389	1875 to 1880	− 2,455,894
1881	+ 161,162	1875 to 1881	− 2,294,732
1882	+ 481,511	1875 to 1882	− 1,813,221
1883	+ 439,797	1875 to 1883	− 1,373,424
1884	+ 443,919	1875 to 1884	− 929,505
1885	+ 674,984	1875 to 1885	− 254,521
1886	+ 237,216	1875 to 1886	− 17,305
1887	+ 359,243	1875 to 1887	+ 341,938
1888	+ 752,956	1875 to 1888	+ 1,094,894
1889	+ 918,128	1875 to 1889	+ 2,013,022
1890	+ 712,981	1875 to 1890	+ 2,726,003
1891	+ 470,014	1875 to 1891	+ 3,196,017
1892	+ 452,941	1875 to 1892	+ 3,648,958
1893	− 205,430	1875 to 1893	+ 3,443,528
1894	+ 172,105	1875 to 1894	+ 3,615,633
1895	+ 39,223	1875 to 1895	+ 3,654,856
1896	+ 709,118	1875 to 1896	+ 4,363,974
1897	+ 356,290	1875 to 1897	+ 4,720,264
1898	+ 140,610	1875 to 1898	+ 4,860,874
1899	+ 169,106	1875 to 1899	+ 5,029,980
1900	− 1,365,476	1875 to 1900	+ 3,664,504
1901	− 151,868	1875 to 1901	+ 3,512,636
1902	+ 2,247,890	1875 to 1902	+ 5,760,526
1903	+ 1,362,518	1875 to 1903	+ 7,123,044
1904	− 3,153,572	1875 to 1904	+ 3,969,472
1905	+ 2,546,435	1875 to 1905	+ 6,515,907
1906	+ 2,297,761	1875 to 1906	+ 8,813,668
1907	+ 1,539,204	1875 to 1907	+10,352,872
1908	+ 1,274,213	1875 to 1908	+11,627,090
1909	+ 1,899,516	1875 to 1909	+13,526,606
1910	+ 1,659,285	1875 to 1910	+15,185,891
1911	+ 1,662,507	1875 to 1911	+16,848,398
1912	+ 2,008,149	1875 to 1912	+18,856,547
1913	+ 2,052,171	1875 to 1913	+20,908,718
1914	+ 1,558,094	1875 to 1914	+22,466,812
1915	+ 2,216,783	1875 to 1915	+24,683,595
1916	+ 1,555,702	1875 to 1916	+26,239,297
1917	+ 2,535,312	1875 to 1917	+28,774,609
1918	+ 2,429,909	1875 to 1918	+31,204,518

+ Favourable. − Adverse.

Foreign Fire Companies.

The total cash receipts for fire premiums were $11,725,601, being an increase of $1,579,215 as compared with the previous year; the payments for fire losses were $6,709,347 being greater by $1,065,361 than that of 1917, and the general expenses, $3,965,025 being $596,039 greater than for 1917, thus showing a balance of $1,051,229 favourable to the companies. In the previous year there was a favourable balance of $1,133,414.

These companies have, therefore, transacted a larger volume of business at a higher rate of expense and a lower loss rate than in 1917.

Paid for losses	$	6,709,347
Paid for general expenses		3,965,025
Total	$	10,674,372
Received for premiums		11,725,601
Balance in favour of companies	$	1,051,229

The following details give the balances for the different companies:—

Balances in favour.—Ætna, $40,077; Agricultural, $4,326; Alliance of Philadelphia, $24,573; American Central, $11,270; American, $1,730; American Lloyds, $3,437; Boston, $3,436; California, $16,147; Citizens', $9,089; Commercial Union of New York, $3,562; Connecticut, $9,404; Continental, $41,180; Fidelity Phenix, $51,157; Fire Association, $13,640; Firemen's, $14,615; General of Paris, $16,537; Glens Falls, $29,015; Globe and Rutgers, $93,670; Hartford, $179,305; Home, $173,521; Insurance Company of North America, $26,477; Lumbermen's $52,874; Manufacturing Lumbermen's, $79,118; Merchants Fire $6,883; National-Ben Franklin, $5,093; National of Hartford, $111,056; Nationale of Paris, $143,367; Newark, $1,756; New Hampshire, $10,402; New Jersey, $3,912; Niagara ,$18,085; Northwestern Mutual, $6,474; Northwestern National, $28,160; Phenix of Paris, $34,332; Queen of America, $67,849; Springfield, $43,094; Vulcan, $12,454; Total, $1,391,077.

Adverse balances.—Equitable, $790; Fireman's Fund, $11,726; Great American, $61,751; Insurance Company of State of Pa., $26,726; Mechanics and Trades, $180; Millers National, $2,978; National Union, $51,516; Phœnix Insurance, $33,114; Providence Washington, $23,746; St. Paul, $58,095; Stuyvesant, $30,192; L'Union, $3,888; Westchester, $35,146; Total, $339,848. Net balance in favour ,$1,051,229.

For every $100 of premiums received there was spent on the average $57.22 in payment of losses, and $33.82; for general expenses.

In 1917 the loss rate was $55.63, and the general expenses, $33.20 for every $100 of premiums received.

For the fire business the rate of premiums was $10.251 per $1,000 of risks taken as against $10.331 in 1917.

Hence these companies have transacted a larger volume of business than in 1917 at a lower rate of premium, a higher rate of fire losses and at a higher rate of expense.

The results of the total business of these companies, from 1875 to 1918 inclusive, are as follows:—

Paid for losses (1875-1918)	$	60,882,312
Paid for general expenses		32,346,237
Total payments	$	93,228,549
Received for premiums		108,521,025
Excess of receipts over expenditure	$	15,292,476

The table given below shows the result of the business of each year from 1875 to 1918 inclusive, and the total results from the year to year during same period.

Year.	Balance for year.	Year inclusive.	Balance.
	$		$
1875	+ 58,841		
1876	+ 97,919	1875 to 1876	+ 156,760
1877	− 396,468	1875 to 1877	− 239,708
1878	+ 47,399	1875 to 1878	− 192,309
1879	+ 32,894	1875 to 1879	− 159,415
1880	− 56,316	1875 to 1880	− 103,099
1881	+ 53,747	1875 to 1881	− 49,352
1882	+ 62,244	1875 to 1882	+ 12,892
1883	+ 102,135	1875 to 1883	+ 115,027
1884	+ 91,136	1875 to 1884	+ 206,163
1885	+ 100,784	1875 to 1885	+ 306,947
1886	+ 91,096	1875 to 1886	+ 398,043
1887	− 49	1875 to 1887	+ 397,994
1888	+ 102,288	1875 to 1888	+ 500,282
1889	+ 97,488	1875 to 1889	+ 597,770
1890	+ 54,404	1875 to 1890	+ 652,174
1891	+ 72,378	1875 to 1891	+ 724,552
1892	− 16,487	1875 to 1892	+ 708,065
1893	− 42,205	1875 to 1893	+ 665,860
1894	+ 7,392	1875 to 1894	+ 673,252
1895	− 53,047	1875 to 1895	+ 620,205
1896	+ 96,621	1875 to 1896	+ 716,826
1897	+ 51,695	1875 to 1897	+ 768,521
1898	+ 91,807	1875 to 1898	+ 860,328
1899	+ 100,740	1875 to 1899	+ 961,068
1900	− 385,296	1875 to 1900	+ 575,772
1901	+ 80,198	1875 to 1901	+ 655,970
1902	+ 586,257	1875 to 1902	+ 1,242,227
1903	+ 447,673	1875 to 1903	+ 1,698,900
1904	− 785,843	1875 to 1904	+ 904,057
1905	+ 993,349	1875 to 1905	+ 1,897,406
1906	+ 944,152	1875 to 1906	+ 2,841,558
1907	+ 701,798	1875 to 1907	+ 3,543,356
1908	+ 531,618	1875 to 1908	+ 4,074,974
1909	+ 888,028	1875 to 1909	+ 4,963,002
1910	+ 718,706	1875 to 1910	+ 5,681,708
1911	+ 1,118,451	1875 to 1911	+ 6,800,159
1912	+ 1,278,646	1875 to 1912	+ 8,078,805
1913	+ 1,228,776	1875 to 1913	+ 9,307,581
1914	+ 1,641,792	1875 to 1914	+10,949,373
1915	+ 1,080,831	1875 to 1915	+12,030,204
1916	+ 1,077,629	1875 to 1916	+13,107,833
1917	+ 1,133,414	1875 to 1917	+14,241,247
1918	+ 1,051,229	1875 to 1918	+15,292,476

+ Favourable. − Adverse.

Canadian Companies.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

The following table gives the distribution of fire business between Canada and elsewhere, for the ten companies which transacted business outside of Canada during the year, and shows that the loss rate for the home business was, on the whole, more favourable to the companies than that for the foreign business.

Companies.	In Canada.				In Other Countries.			
	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	$	$	$		$	$	$	
Acadia	29,137,614	201,155	100,703	50·06	690,320	3,040	42	1·38
British America	113,076,973	676,106	342,914	50·72	443,728,125	1,837,737	1,023,084	55·67
British Colonial	20,956,639	134,873	75,224	55·77	.....	17,443	10,604	60·79
Canada Accident	19,016,749	50,052	27,894	55·73	None.	None.	None.	.....
Canadian	35,003,091	306,843	135,061	44·02	1,492,550	10,999	4,095	37·23
Guardian Insur	None.	None.	None.	.....	.....	88,496	24,563	27·76
Mount Royal	81,673,720	492,129	264,101	53·67	398,533	2,026	31	1·53
North West	18,140,374	140,577	68,528	48·75	533,278	3,195	650	20·34
Pacific Coast	19,876,360	98,944	49,730	50·26	15,611,717	49,912	40,378	80·90
Western	146,218,524	869,213	352,403	40·54	731,381,539	2,690,110	1,330,703	49·47
	483,100,044	2,969,892	1,416,558	47·69	1,193,836,062	4,702,958	2,434,150	51·76

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies during the years 1878 to 1918 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business shows a more favourable loss rate than the business transacted in other countries.

Year.	In Canada.			In Other Countries.		
	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	$	$		$	$	
1878	591,495	241,545	40·84	1,251,923	737,430	58·90
1879	552,090	287,729	52·12	1,309,902	923,242	70·48
1880	459,653	219,954	47·85	1,377,310	885,293	64·28
1881	428,795	304,488	71·01	1,439,085	1,085,846	75·45
1882	543,126	334,000	61·50	1,413,989	1,137,399	80·44
1883	606,557	436,800	72·01	1,483,941	1,136,380	76·58
1884	550,188	376,969	68·52	1,401,051	1,122,882	80·15
1885	983,555	518,633	52·73	1,485,078	1,051,090	70·78
1886	996,562	655,534	65·78	1,499,840	1,049,575	69·98
1887	1,002,817	661,682	65·98	1,496,712	1,037,123	69·29
1888	1,002,109	655,191	65·38	1,453,410	1,008,509	69·39
1889	1,014,314	586,164	57·79	1,527,909	1,012,624	66·28
1890	1,018,226	604,846	59·40	1,584,879	910,511	57·45
1891	1,102,237	780,862	70·84	1,662,538	1,165,583	70·11
1892	629,708	485,446	77·09	1,907,652	1,191,545	62·46
1893	621,135	427,349	68·80	2,356,413	1,560,592	66·23
1894	626,768	423,777	67·61	2,303,219	1,442,596	62·63
1895	785,416	499,472	63·59	2,566,980	1,462,849	56·99
1896	782,956	460,236	58·78	2,487,459	1,446,314	58·14
1897	725,775	529,597	72·97	2,399,542	1,263,368	52·65
1898	783,326	392,821	50·15	2,260,724	1,464,544	64·78
1899	836,601	462,726	55·31	2,264,877	1,568,496	69·25
1900	689,956	658,405	95·43	2,804,896	1,969,862	70·23
1901	1,133,478	702,125	61·94	3,321,478	2,142,811	64·51
1902	1,291,216	519,990	40·27	3,464,786	2,119,685	61·18
1903	1,700,838	884,899	52·03	3,876,273	2,089,753	53·91
1904	2,184,021	1,994,982	91·34	4,400,112	3,204,318	72·82
1905	2,611,899	1,277,772	48·92	3,911,739	2,307,655	58·99
1906	2,657,701	1,414,455	53·22	4,452,074	4,163,837	93·53
1907	2,857,021	1,467,983	51·38	4,105,581	3,124,813	76·11
1908	3,219,443	2,323,829	72·18	2,964,411	2,185,538	73·73
1909	2,765,637	1,596,907	57·74	3,397,859	1,763,232	51·89
1910	3,037,675	1,754,359	57·75	3,141,709	1,714,812	54·58
1911	3,204,241	1,755,348	54·78	3,343,157	2,149,515	64·30
1912	3,133,661	1,662,120	53·04	3,467,975	2,039,201	58·80
1913	3,285,887	1,978,284	60·21	2,856,233	1,829,175	64·04
1914	2,989,211	1,797,561	60·13	3,129,204	2,112,379	67·51
1915	2,938,210	1,668,798	56·80	3,011,851	1,750,132	58·11
1916	3,038,964	1,475,316	48·55	2,799,871	1,632,886	58·32
1917	2,516,953	1,292,164	51·34	3,706,222	1,722,205	46·47
1918	2,969,892	1,416,558	47·69	4,702,958	2,434,150	51·76
Totals	64,869,313	37,987,676	58·56	105,792,822	68,119,750	64·39

The assets of the twenty-eight Canadian companies transacting fire business amounted at the end of the year to $28,733,985.27; covering a total amount of insurance of all kinds of $1,888,806,676, being at the rate of $15.22 for every $1,000 of insurance in force; they have also subscribed capital not paid up,

amounting to $6,954,844, making a total security of $18.90 for every $1,000 insured. The liabilities of the same companies amounted to $14,686,596.28, made up as follows:—

Unsettled losses	$ 4,114,104 89
Unearned premiums	7,925,912 39
Sundry	2,646,579 00
	$14,686,596 28

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not paid, amounts to $14,047,388.99.

The capital stock of these companies paid in cash amounts to $11,323,256.

The following table gives the condition at the end of 1918 of all the Canadian stock companies in reference to the surplus on account of policyholders.

CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1918.

Company.	Subscribed Capital.	Amount paid upon Capital stock.	Excess of Assets over Liabilities excluding Capital stock.	Subscribed. Capital unpaid.
	$	$	$	$
Acadia Fire	400,000	400,000	552,323	None.
Beaver Fire	300,500	180,300	270,076	120,200
British America	1,400,000	1,399,030	928,779	970
British Colonial	1,000,000	247,041	93,431	752,959
British Northwestern	594,400	244,589	298,756	349,811
Canada Accident	500,000	43,320	293,945	456,680
Canada National	2,050,400	1,795,078	1,803,444	255,322
Canadian Fire	1,000,000	1,000,000	1,228,203	None.
Dominion Fire	241,700	199,680	187,089	42,020
Dominion of Canada G'tee and Acct	250,000	246,020	547,672	3,980
Fire Insurance Co. of Canada	300,400	117,560	114,918	182,840
Globe Indemnity	500,000	200,000	364,220	300,000
Guardian Insurance Co. of Canada	1,000,000	375,000	392,020	625,000
Hudson Bay	872,400	230,850	153,348	641,550
Imperial Guarantee and Accident	1,000,000	200,000	290,141	800,000
Imperial Underwriters	457,400	175,000	261,949	282,400
Liverpool Manitoba	500,000	175,000	566,012	325,000
London Mutual	110,000	19,250	164,318	90,750
Mercantile Fire	250,000	50,000	354,616	200,000
Mount Royal	250,000	250,000	775,263	None.
North American Accident	306,400	91,133	192,541	215,267
North Empire	687,900	206,370	191,194	481,530
North West	250,000	100,000	247,801	150,000
Occidental	500,000	174,763	364,240	325,237
Pacific Coast	831,600	589,646	705,213	241,954
Quebec	225,000	125,000	523,772	100,000
Western	2,500,000	2,488,626	2,162,105	11,374
Totals	18,278,100	11,323,256	14,027,389	6,954,844

The following table shows the total gain or loss in the surplus to policyholders during the year in respect of each company, and shows also the various sources of this gain or loss. All contributions by shareholders, whether for capital or premium on capital, appear as gains in surplus, while forfeited stock and reduction of capital are disregarded.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by the adding to net cash received for premiums the outstanding premiums at the end of the year and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there is an underwriting loss, which is tabulated in the sixth column.

In the second column there is tabulated the interest and rent earned. This is obtained in a manner similar to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the payments by shareholders are shown, and in the fourth column the gains from other sources. This latter column will include gain in market values of investments, decrease in unsecured unlicensed reinsurance reserve, etc.

The fifth column gives the total of the first four columns. In the sixth column is given the underwriting loss, and in the seventh the losses through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, increase in unsecured unlicensed reinsurance reserve, etc. The eighth column shows the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference, between the fifth and the ninth gives the total net gain or loss in surplus, the minus sign denoting a loss.

The total net gain in surplus is $794,276.57. As, however, there was received from shareholders during the year $201,562.03 as additional capital and $1,478.34 as premium on capital, a total of $203,040.37, it is seen that there has been an increase in surplus of $591,236.20 from sources other than the shareholders. In 1917 the decrease in policyholders' surplus was $154,275.28.

Fourteen companies show an underwriting profit, and the remaining fourteen an underwriting loss, the net gain amounting to $378,835.69. In 1917 the net underwriting gain was $366,713.31. The dividends declared were $555,554.49, which is less than the $1,012,032.78 interest and rent earned upon the investments. The gains from miscellaneous sources were $245,860.30 consisting chiefly of increase in the market value of investments. The losses from miscellaneous sources were $489,938.08 due largely to the disallowance of bad assets, depreciation in the values of securities and the creation of investment reserve funds.

CANADIAN FIRE INSURANCE COMPANIES

STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1918.

Company.	Underwriting Profit.	Interest and rent Earned.	Received from shareholders.	Gains from other sources.	Total Gains.	Underwriting Loss.	Loss from other sources.	Dividends Declared.	Total Losses.	Balance Total net Gains.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Acadia	31,206 47	33,751 20	.....	71,111 39	136,069 06	.....	300 00	24,000 00	24,300 00	111,769 06
Beaver	22,515 87	17,329 43	15,025 00	1,131 44	56,001 74	.....	7,500 00	9,090 15	16,590 15	39,411 59
British America	.....	102,265 96	.....	48,846 40	151,112 36	132,272 51	5,068 37	57,750 00	195,090 88	— 43,978 52
British Colonial	.....	10,801 87	26,905 64	11,317 43	49,024 94	24,689 69	5,103 54	.....	29,793 23	9,231 71
British Northwestern	.....	17,627 30	(a) 1,920 00	350 00	19,897 30	6,427 48	.....	.....	6,427 48	13,469 82
Canada Accident	.....	25,587 10	.....	210 09	25,797 19	44,882 62	†26,077 95	4,332 00	75,292 57	— 49,495 38
Canada National	.....	138,293 27	33,029 05	11 00	171,333 32	10,871 77	204,372 06	107,375 37	322,619 20	—151,285 88
Canadian Fire	32,451 15	66,236 48	.....	436 47	99,124 10	.....	.....	65,000 00	65,000 00	34,124 10
Canadian Lumbermen's	2,784 01	250 00	.....	.....	3,034 01	.....	49 44	*2,984 57	3,034 01	.....
Dominion Fire	21,425 74	19,199 28	870 00	12,565 50	54,060 52	.....	8,033 68	.....	8,033 68	46,026 84
Dominion of Canada	17,164 82	38,338 49	(b) 1,440 00	1,116 37	58,059 68	.....	5,000 00	29,522 40	34,522 40	23,537 28
Fire Ins Co. of Can	.....	2,358 62	117,560 00	400 00	120,318 62	3,393 78	2,006 86	.....	5,400 64	114,917 98
Globe Indemnity	.....	29,424 18	.....	91 76	29,515 94	23,338 38	8,969 72	.....	32,308 10	— 2,792 16
Guardian Insurance	.....	23,560 19	.....	5,457 37	29,017 56	3,283 55	.....	.....	3,283 55	25,734 01
Hudson Bay	.....	4,969 94	.....	456 55	5,426 49	3,637 89	1,622 23	.....	5,260 12	166 37
Imperial Guarantee	.....	20,516 58	.....	15,000 00	35,516 58	17,186 45	.....	16,000 00	33,186 45	2,330 13
Imperial Underwriters	20,101 10	16,568 16	.....	11,314 33	47,983 59	.....	5,000 00	.....	5,000 00	42,983 59
Liverpool Manitoba	27,453 23	42,252 48	.....	2,825 38	72,531 09	.....	110,062 00	34,500 00	144,562 00	— 72,030 91
London Mutual	.....	11,643 12	.....	7,620 71	19,263 83	12,005 53	.....	.....	12,005 53	7,258 30
Mercantile	24,438 94	18,612 49	.....	4,425 35	47,476 78	.....	.....	25,000 00	25,000 00	22,476 78
Mount Royal	69,179 25	66,156 43	.....	27,535 37	162,871 05	.....	23,756 34	12,500 00	36,256 34	126,614 71
North American Accident	3,420 99	16,672 17	(c) 416 68	4,878 68	25,388 52	.....	.....	.....	.....	25,388 52
North Empire	.....	14,660 52	.....	6,706 98	21,367 50	4,457 18	15,142 79	.....	19,599 97	1,767 53
North West	27,445 66	16,935 44	.....	223 01	44,604 11	.....	.....	.....	.....	44,604 11
Occidental	21,510 35	22,349 15	.....	3,740 72	47,600 22	.....	.....	.....	.....	47,600 22
Pacific Coast	.....	20,132 40	(d) 1,874 00	.....	22,006 40	2,013 69	61,873 10	.....	63,886 79	— 41,880 39
Quebec	58,708 34	33,576 58	.....	3,497 42	95,782 34	.....	.....	62,500 00	62,500 00	33,282 34
Western	287,490 29	181,963 95	4,000 00	4,590 58	478,044 82	.....	.....	105,000 00	105,000 00	373,044 82
Totals	667,296 21	1,012,032 78	203,040 37	245,860 30	2,128,229 66	288,460 52	489,938 08	555,554 49	1,333,953 09	794,276 57

(a) Including $625 premium on capital stock.
(b) Including $720 premium on capital stock.
(c) Including $83.34 premium on capital stock.
(d) Including $50 premium on capital stock.

†Increase in unsecured reinsurance in unlicensed Companies.

*Dividends to policyholders.

Including the whole business of the mixed companies, outside as well as within the Dominion, it appears that the Canadian companies have received during the year 1918 a total cash income of $18,577,737.07, which is made up as follows:—

	1918.	The same in 1917.	The same in 1916.	The same in 1915.	The same in 1914.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Interest and dividends	962,862 78	780,713 08	739,598 70	672,405 80	640,459 29
Premiums	17,586,476 38	15,397,572 31	11,146,958 31	10,008,556 78	9,122,882 20
Sundry	28,397 91	28,584 59	78,632 00	59,795 55	15,256 69
Totals	18,577,737 07	16,206,869 98	11,965,189 01	10,740,758 13	9,778,598 18

In the same way the cash expenditure during 1918 has been $16,071,899.11 distributed among:—

	1918.	The same in 1917.	The same in 1916.	The same in 1915.	The same in 1914.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Losses paid	9,641,191 89	8,301,164 82	6,560,437 95	5,947,653 58	5,729,042 86
General expenses	5,940,225 54	4,985,344 75	4,040,279 91	3,701,268 00	3,639,927 00
Dividends to stockholders	490,481 68	1,216,795 12	438,319 62	510,429 13	329,588 53
Totals	16,071,899 11	14,503,304 69	11,039,037 48	10,159,350 71	9,698,558 39

Thus it appears that for every $100 of income there has been spent $86.51, namely: for losses, $51.90; for general expenses, $31.97, and for dividends to stockholders, $2.64. Hence, also, for every $100 of premiums received there has been paid out $91.39, namely: $54.82 for losses, $33.78 for expenses, and $2.79 for dividends to stockholders.

The total cash income received by the Canadian companies during the forty-four years from 1875 to 1918 inclusive, is $277,233,779.51. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1918.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	$ cts.	$ cts.	$ cts.	$ cts.
1875	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896	4,168,663 92	132,581 62	6,289 09	4,307,534 63
1897	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901	6,286,942 01	164,488 52	17,709 71	6,469,140 24
1902	6,775,963 74	155,059 80	7,543 74	6,938,567 28
1903	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904	8,342,437 94	193,742 25	12,306 10	8,548,486 29
1905	8,125,337 03	216,367 41	12,250 08	8,353,954 52
1906	8,663,876 20	244,284 68	†470,731 12	9,378,892 00
1907	8,592,041 45	269,918 89	59,425 71	8,921,386 05
1908	7,506,568 66	301,209 15	77,726 33	7,885,504 14
1909	7,751,727 44	323,309 70	60,092 07	8,135,129 21
1910	8,538,778 04	369,724 69	77,066 17	8,985,568 90
1911	9,084,302 71	438,216 68	381,486 17	9,904,005 56
1912	9,644,234 81	568,328 81	185,991 35	10,398,554 97
1913	9,167,899 59	653,599 51	176,558 37	9,998,057 47
1914	9,122,882 20	640,459 29	15,256 69	9,778,598 18
1915	10,008,556 78	672,405 80	59,795 55	10,740,758 13
1916	11,146,958 31	739,598 70	78,632 00	11,965,189 01
1917	15,397,572 31	780,713 08	28,584 59	16,206,869 98
1918	17,586,476 38	962,862 78	28,397 91	18,577,737 07
Totals	263,105,853 13	11,726,121 14	2,401,085 24	277,233,059 51

*Of this amount $197,500 was premium upon the new stock issued by the British America and the Western.

†Of this amount $387,500 was premium upon the new stock issued by the British America and the Western.

The expenditure of the same companies during the same period of forty-four years amounted in the aggregate to the sum of $271,739,857.72, thus showing an excess of income over expenditure to the amount of $5,493,921.79, The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 TO 1918.

Year.	Losses paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	*e* Excess of income over Expenditure. — *d* The Reverse.	
	$ cts.	$ cts.	$ cts.	$ cts.		$ cts.
1875	1,694,885 99	985,926 28	159,608 88	2,840,421 15	*e*	627,577 67
1876	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	*e*	74,422 70
1877	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	*d*	1,178,084 36
1878	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	*d*	4,408 78
1879	1,966,854 83	938,436 79	159,253 74	3,064,545 36	*d*	5,276 02
1880	2,236,943 54	889,409 73	164,650 50	3,291,003 77	*e*	116,485 07
1881	2,898,045 45	901,679 10	145,137 85	3,944,862 40	*d*	612,842 23
1882	2,294,212 90	917,526 03	110,813 47	3,322,552 40	*d*	134,155 01
1883	2,291,429 02	925,970 41	110,480 00	3,327,879 43	*d*	159,369 01
1884	2,165,708 63	871,037 06	102,675 50	3,139,421 19	*d*	14,459 84
1885	1,985,256 67	917,879 59	99,896 73	3,003,032 99	*e*	209,544 44
1886	2,128,942 82	926,299 50	114,809 02	3,170,051 34	*e*	60,022 96
1887	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	*d*	72,611 52
1888	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	*d*	2,897 14
1889	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	*e*	63,626 33
1890	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	*e*	248,284 64
1891	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	*d*	199,476 88
1892	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	*d*	243,233 21
1893	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	*e*	61,993 82
1894	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	*d*	7,171 85
1895	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	*d*	45,751 22
1896	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	*d*	50,040 83
1897	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	*e*	47,541 86
1898	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	*e*	37,434 83
1899	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	*d*	190,645 96
1900	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	*d*	396,046 31
1901	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	*e*	164,978 84
1902	3,987,114 25	2,276,809 16	214,175 08	6,478,098 49	*e*	460,468 79
1903	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	*e*	586,333 83
1904	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	*d*	1,119,171 09
1905	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	*e*	533,927 32
1906	6,693,036 95	2,981,601 05	279,202 53	9,953,840 53	*d*	574,948 53
1907	5,786,024 20	3,152,540 95	94,649 99	9,033,215 14	*d*	111,829 09
1908	5,471,015 65	2,785,940 01	119,337 41	8,376,293 07	*d*	490,788 93
1909	4,412,541 61	2,941,149 99	339,000 65	7,692,692 25	*e*	442,436 96
1910	4,974,826 76	3,231,393 38	362,959 04	8,569,179 18	*e*	416,389 72
1911	5,298,977 25	3,566,678 53	424,421 57	9,290,077 35	*e*	613,928 21
1912	5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	*e*	491,340 12
1913	5,786,981 58	3,676,506 81	481,899 58	9,945,387 97	*e*	52,669 50
1914	5,729,042 86	3,639,927 00	329,588 53	9,698,558 39	*e*	80,039 79
1915	5,947,653 58	3,701,268 00	510,429 13	10,159,350 71	*e*	581,407 42
1916	6,560,437 95	4,040,279 91	438,319 62	11,039,037 48	*e*	926,151 53
1917	8,301,164 82	4,985,344 75	1,216,795 12	14,503,304 69	*e*	1,703,565 29
1918	9,641,191 89	5,940,225 54	490,481 68	16,071,899 11	*e*	2,505,837 96
Totals	169,834,800 49	91,623,376 51	10,281,680 72	271,739,857 72	*e*	5,493,201 79

Canadian Fire Companies in Foreign Fields.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz:—

Acadia Fire Insurance Company	Newfoundland.
British America Assurance Company	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, (Macassar East Indies), Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua and Bermuda.
British Colonial Fire Insurance Company	France.
Canada Accident Assurance Company	United States.
Canadian Fire Insurance Company	Newfoundland.
Mount Royal Assurance Company	United States.
North West Fire Insurance Company	Newfoundland and India.
Pacific Coast Fire Insurance Company	Great Britain.
Western Assurance Company	British West Indies and the United States, except New Mexico and Vermont. The Company has also a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia.

Provincial Licensees.

In order that the figures of the entire fire insurance business in Canada might be brought together in this report the Department has continued the practice of obtaining from the companies operating under Provincial licenses the essential items of their financial statements. These figures will be found on pages, cxcvii and cxcviii and the entire business may be summarized as follows:—

Companies.	Fire Insurance.			
	Amount written.	Amount in force.	Premiums received.	Losses paid.
	$	$	$	$
Dominion	4,606,035,056	4,523,514,841	35,954,405	19,359,252
Provincial	404,037,486	1,000,541,101	4,185,851	2,391,594
Totals	5,010,072,542	5,524,055,942	40,140,256	21,750,846

CASUALTY INSURANCE.

Insurance business other than fire or life was carried on in Canada during the past year by 96 companies: 24 Canadian, 24 British and 48 Foreign companies. Fifty-five of these companies likewise transacted fire insurance and three transacted life insurance.

In addition to these ninety-six companies, there were six fraternal orders or societies which carried on sickness insurance and also life insurance.

CANADIAN COMPANIES.

Of these twenty-three Canadian companies which carried on business other than fire or life twelve transacted miscellaneous classes of business only. Of these, four transacted sickness insurance; three accident insurance; four combined accident and sickness; four plate glass insurance; five guarantee insurance; five automobile insurance; two steam boiler insurance; two burglary insurance; one, tornado insurance, two, hail insurance; one, live stock insurance; and one, title insurance.

At the end of the year the assets of these twelve companies amounted to $5,724,861.41.

Their total liabilities amounted to $1,620,793.17 made up as follows:—

Unsettled losses	$ 414,240 22
Reserve of unearned premiums	875,879 13
Sundry	330,673 82
	$ 1,620,793 17

The excess of assets over liabilities was $4,104,068.24. The capital stock paid up in cash was $1,835,040.41. There was thus a surplus over all liabilities and capital stock of $2,269,027.83 being an increase in surplus over the preceding year 1917 of $23,715.84.

The following table shows the total gain or loss in policyholders' surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabluated the "Underwriting Profit". This is the excess of premiums earned over losses incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year, and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the sixth column.

In the second column is tabulated the interest and rent earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column is tabulated the amount received from shareholders during the year.

In the fourth column the gains from other sources are tabulated. This will include gain in market value of investments, etc.

The fifth column gives the totals of the first four columns.

In the sixth is given the underwriting loss, and in the seventh the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the eighth column are tabulated the dividends declared during the year. The ninth column gives the totals of the sixth ,seventh and eighth. The last column, being the difference ,between the fifth and the ninth, gives the total net gain or loss in policyholders' surplus, the minus sign denoting a loss.

The total net gain in surplus was $148,896.02. Eight companies made a gain and four companies showed a loss.

The dividends declared amounted to $72,105.01, which is less than the interest and rent earned upon investments. The total net underwriting loss was $51,454.81, as against a gain of $73,966.30 in 1917.

CANADIAN COMPANIES OTHER THAN FIRE AND LIFE.

STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1918.

Company.	Underwriting profit.	Interest and rent earned.	Received from shareholders.	Gains from other sources.	Total gains.	Underwriting loss.	Loss from other sources.	Dividends declared.	Total losses.	Balance net gain.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	2,459 92	16,370 16	.....	882 36	19,712 38	.....	.....	.....	.....	19,712 38
Canadian Surety	13,422 48	18,192 29	.....	824 74	32,439 51	.....	.....	11,250 00	11,250 00	21,189 51
Casualty Co. of Canada	.....	1,050 41	745 00	.....	1,795 41	2,168 95	60 00	.....	2,228 95	— 433 54
Chartered Trust and Executor	.....	14,244 24	28,375 09	3,555 68	46,175 01	.....	1,230 51	13,333 01	14,563 52	31,611 49
Dominion Gresham	399 58	10,522 20	.....	2,374 35	13,296 13	.....	.....	.....	.....	13,296 13
General Accident	10,691 45	26,494 69	.....	3,767 58	40,953 72	.....	.....	.....	.....	40,953 72
General Animals	4,156 41	2,836 95	.....	.....	6,993 36	.....	.....	.....	.....	6,993 36
Guarantee Co. of N. America	25,114 30	87,032 57	.....	9,382 00	121,528 87	.....	.....	36,552 00	36,552 00	84,976 87
London & Lancashire Gtee. & Acct. Co	.....	27,186 39	.....	2,065 40	29,251 79	11,989 21	.....	.....	11,989 21	17,262 58
Merchants Casualty Co	.....	11,041 67	.....	400 36	11,442 03	31,518 60	8,000 00	.....	39,518 60	— 28,076 57
Merchants and Employers	.....	6,721 32	.....	.....	6,721 32	27,877 36	.....	5,970 00	33,847 36	— 27,126 04
Protective Association	.....	2,715 19	5,000 00	.....	7,715 19	34,144 83	34 23	5,000 00	39,179 06	— 31,463 87
Totals	56,244 14	224,408 02	34,120 09	23,252 47	338,024 72	107,698 95	9,324 74	72,105 01	189,128 70	148,896 02

ACCIDENT INSURANCE, 1918.

Accident insurance may be subdivided into two classes, viz.: *Employers' Liability Insurance* and *Ordinary Accident*, which includes personal accident and accidental damage to personal property.

A number of companies have also issued a combined accident and sickness policy for which the premiums and claims are not separately shown.

The business of accident insurance was transacted by thirty companies, viz.: twelve Canadian, nine British and nine Foreign.

EMPLOYERS' LIABILITY.

Of the thirty accident companies, twenty-three transacted employers' liability insurance, viz.: nine Canadian, nine British and five Foreign companies.

The total premiums received for this class of risks was $2,882,829 and the losses paid amounted to $1,545,604, with unsettled claims outstanding to the amount of $1,021,909. The total premiums for the sixteen years for which separate figures are available are $27,927,186, and the total claims, $14,137,446.

An abstract will be found at page ccxxi.

ACCIDENT.

The total premiums for this class of business were $1,792,738. The claims paid amounted to the sum of $667,966, and there were outstanding at the close of the year unsettled claims amounting to $248,118. The total premiums for the thirty-nine years for which separate figures are available are $32,470,249, and the total claims, $13,600,260.

An abstract will be found at page ccxviii.

COMBINED ACCIDENT AND SICKNESS.

The premiums received amounted to $915,662 and the claims paid, to $537,483. There were outstanding at the close of the year unsettled claims amounting to $170,221. The total premiums for the five years for which separate figures are available are $3,085,632, and total claims, $1,561,767.

An abstract will be found at page ccxix.

AUTOMOBILE INSURANCE, 1918.

The business of automobile insurance has this year, as last year, been divided into two classes, that including fire risk and that excluding fire risk. The former class includes policies insuring against fire only and against fire in combination with burglary and transportation, but the fire portion of this class is a very large proportion of the total and should be taken account of in estimating the total fire loss experienced in Canada.

The business of automobile insurance (including fire risk) was transacted by thirty-five companies, of which six were Canadian, fourteen British and fifteen foreign companies. The premiums received amounted to $902,864, and

the claims paid, to $383,186 with $73,194 of claims outstanding. The total premiums for the four years for which separate figures are available are $2,150,-243, and the total claims, $921,012.

An abstract will be found at page ccxix.

The business of automobile insurance (excluding fire risk) was transacted by thirty-one companies, viz.: twelve Canadian, ten British and nine foreign companies. The premiums received amounted to $1,250,150, and the claims $398,437, with $245,042 of claims outstanding. The total premiums for the four years for which separate figures are available are $2,973,194, and the total claims $903,882. For the preceding five years for which the figures do not distinguish between policies including and excluding fire risk, the total premiums are $1,935,384, and the total claims, $853,383.

An abstract will be found at page ccxx.

An important change made at the 1917 Session of Parliament in section 13 of the Act will now permit of the combination of contracts of automobile, fire and inland transportation, insurance in one policy, so that now automobiles can be fully covered against all ordinary hazards by a single policy.

BURGLARY INSURANCE, 1918.

This branch of insurance is carried on by fifteen companies, seven Canadian, four British, and four foreign companies. The total premiums received amounted to $179,995, and the losses paid to $58,951, with unsettled claims outstanding at the end of the year amounting to $24,137. The total premiums for the period of twenty-six years are $1,338,682 and the total claims, $380,925.

An abstract will be found at page ccxxi.

EXPLOSION INSURANCE, 1918.

Explosion insurance was transacted by one Canadian and five foreign companies. The premiums received during the year amounted to $134,741 and losses paid to $5,353, and with $145 unsettled claims. The total premiums for the four years during which this business has been carried on in Canada are $338,912 and the total claims $5,463.

An abstract will be found at page ccxxii.

The definition of explosion insurance was widened by The Insurance Act, 1917, to include what is known as war risk and bombardment insurance. Section 2 (y) now provides that the term includes insurance against damage "caused by bombardment, invasion, insurrection, riot, civil war or commotion or military or usurped power." A reference to page cix will show that a large number of licenses for this class of business have been issued since the first of the present year.

GUARANTEE INSURANCE, 1918.

Guarantee business was transacted by twenty companies, of which ten are Canadian, five British and five foreign companies.

The total premiums received were $947,821, and the net amount paid for claims was $259,157, with unsettled claims amounting to $281,176 outstanding at the end of the year. The total premiums for the period of thirty-six years are $8,973,193 and the the total claims, $2,216,166.

An abstract will be found at page ccxxii.

The Canadian Surety Company, the Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion which is not included in the above.

HAIL INSURANCE, 1918.

This class of business is of comparatively recent development. During 1918, fourteen companies, three Canadian, three British and eight foreign companies, received premiums amounting to $2,251,188 and paid losses amounting to $698,074. Claims outstanding at the end of the year amounted to $8,316. The total premiums for the nine years during which the business has been carried on in Canada are $8,717,494 and the total losses, $4,649,239.

An abstract of hail insurance will be found on page ccxxiii.

Under the provisions of The Insurance Act, 1917, Canadian companies transacting hail insurance are required to set aside each year as a special hail surplus fund at least fifty per cent of the hail profits for the year, until the said fund reaches fifty per cent of the net hail premiums. British and foreign companies are required to maintain deposits exceeding those required in respect of other classes of business by at least fifty per cent of the net hail premiums received during the preceding year.

In view of the large liability likely to be incurred during the first year of operation and to guard against this class of business being undertaken by weak companies the Treasury Board has increased the initial deposit to $50,000.

INLAND TRANSPORTATION INSURANCE, 1918.

This class of business was transacted by fourteen companies, two Canadian, five British and seven foreign companies. Premiums received amounted to $248,797, and claims paid to $115,256. Claims outstanding amounted to $6,614. The total premiums for the period of twenty-two years are $1,781,386 and total claims $624,186.

An abstract will be found on page ccxxiii.

LIVE STOCK INSURANCE, 1918.

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to $102,745, the losses paid $46,275, with unsettled claims at the end of the year amounting to $7,243. The total premiums for the period of eleven years are $962,954 and the total losses, $533,479.

An abstract will be found at page ccxxiv.

PLATE GLASS INSURANCE, 1918.

The business of plate glass insurance was transacted by twenty-three companies, viz.: eleven Canadian, six British and six Foreign companies.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating

any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were $401,663, and the total losses paid were $283,808, and there were outstanding at the end of the year unsettled claims amounting to $30,912. The total premiums for the period of thirty-three years are $4,053,890 and the total claims, $1,792,350.

An abstract will be found at page ccxxiv.

SICKNESS INSURANCE, 1918.

The business of sickness insurance was carried on by twenty-six companies viz.: ten Canadian, nine British, and seven foreign companies.

Premiums received amounted to $1,027,192, and claims paid to $699,870. Amount of unpaid claims at the end of the year was $279,435.

In addition to the twenty-four companies above referred to, seven fraternal societies, licensed by this department, the Independent Order of Foresters, the Alliance Nationale, the Ancient Order of Foresters, Les Artisans, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association, and the Royal Guardians, pay sick benefits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by the Subsidiary High Court. The premiums received in Canada for sickness and funeral risks by these fraternal societies amounted to $540,063 and the claims paid amounted to $543,108 and $68,595 claims unpaid at the end of year.

The total premiums received by all companies, including the fraternal societies, for the period of twenty-three years are $14,293,274 and the total claims, $10,506,914.

An abstract will be found at page ccxxv.

SPRINKLER LEAKAGE INSURANCE 1918.

Sprinkler leakage insurance was carried on by eight companies—two British and six Foreign companies. The premiums received during the year amounted to $53,649, and the losses paid to $56,538 with $1,481 losses outstanding at the end of the year. The total premiums for the period of nine years are $389,546 and the total claims $170,542.

An abstract will be found at page ccxxvi.

STEAM BOILER INSURANCE, 1918.

This class of business was carried on by six companies—two Canadian and four Foreign companies. The total premiums received amounted to $235,133, and the claims paid, to $28,543 with $20,965 unsettled claims outstanding the end of the year. The total premiums for the period of thirty years are $2,349,076 and the total claims, $246,592.

An abstract will be found at page ccxxvi.

TITLE INSURANCE, 1918.

The Chartered Trust and Executor Company is licensed by this Department to transact the business of "Title insurance" as defined in the Company's Act of incorporation. The total premiums for the period of ten years are $11,252, and the total claims, nil.

No premiums were received during the year, and no losses were incurred.

TORNADO INSURANCE, 1918.

Tornado insurance was carried on by fourteen companies—one British and thirteen Foreign companies, the total premiums received being $50,906, and the losses paid, $143,703 with $1,225 unsettled losses at the end of the year. The total premiums for the period of eleven years are $228,101 and total claims, $227,055.

An abstract of tornado insurance will be found on page ccxxvii.

PROVINCIAL LICENSEES.

In order that the figures of the entire Casualty insurance business in Canada might be brought together in this report, the Department has continued the practice of obtaining from the companies operating under Provincial licenses the essential items of their financial statements. These figures will be found on pages ccxxxiv and ccxxxv and may be summarized as follows:—

CASUALTY INSURANCE.

Companies.	Premiums Received.	Losses Paid.
	$	$
Dominion	13,918,136	6,471,312
Provincial	2,640,163	1,568,937
Totals	16,558,299	8,040,249

CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present date (June 30, 1919), there are two hundred and twenty-one companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies doing	life insurance	57
" "	life insurance, assessment plan	6
" "	fire insurance	123
" "	accident insurance	36
" "	combined accident and sickness	6
" "	guarantee insurance	20
" "	steam boiler insurance	6
" "	plate glass insurance	24
" "	burglary insurance	15
" "	inland transportation insurance	18
" "	sickness insurance	33
" "	title insurance	1
" "	tornado insurance	14
" "	live stock	2
" "	hail insurance	21
" "	automobile insurance (including fire risk)	35
" "	automobile insurance (excluding fire risk)	32
" "	sprinkler leakage	8
" "	fly wheel, lighting, explosion, etc	6

The deposits for the protection of policyholders, held by the Honourable the Receiver General in trust for these companies, at June 15, 1919, amounted to $131,004,591.56 in securities, as follows:—

Canadian government securities	$42,864,021 01
Canadian provincial securities	11,604,565 96
British government securities	4,604,672 45
British colonial securities	1,619,107 19
United States bonds	1,576,000 00
New York State bonds	155,000 00
Massachusetts bonds	1,825,000 00
Rhode Island bonds	100,000 00
California State bonds	40,000 00
Japanese government bonds	35,971 33
Belgian government bonds	164,320 20
Montreal harbour bonds	65,000 00
Canadian municipal securities	53,083,948 76
Bank stock	20,000 00
Loan companies' debentures	1,207,166 64
Canadian railway securities, guaranteed	11,017,411 91
Anglo-French	85,400 00
French Rentes	937,006 11
Total	$131,004,591 56

There was also deposited with Canadian trustees, in conformity with the Act, $29,172,232.88 making a total of $160,176,824.44 for the protection of policyholders, being an increase since last report of $16,200,345.07.

The distribution of the total sum of $160,176,824.44 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life	$ 113,457,537 11
Fire	17,082,220 64
Fire and miscellaneous	25,108,472 34
Accident, guarantee, plate glass, etc	4,528,594 35
Total	$ 160,176,824 44

The total amount of premiums received in Canada for all forms of insurance excluding life insurance, was $49,872,541 of which $10,711,194 was received by Canadian companies, and $39,161,347 by British and Foreign companies. The following summary shows the distribution of the premiums to the various classes:—

PREMIUMS 1918 (EXCLUDING LIFE).

Fire	$ 35,954,405
Automobile (including Fire Risk)	902,864
Automobile (excluding Fire Risk)	1,250,150
Personal Accident	1,792,738
Combined Accident and Sickness	915,662
Guarantee	947,821
Plate Glass	401,663
Steam Boiler	235,133
Burglary	179,995
Sickness (so far as separate return made)	1,567,255
Inland Transportation	248,797
Employers' Liability	2,882,829
Sprinkler Leakage	53,649
Live Stock	102,745
Hail	2,251,188
Explosion	134,741
Tornado	50,906
Total	$ 49,872,541

Or dividing them according to the nationalities of the companies:—

—	Canadian Companies.	British Companies.	Foreign Companies.	Totals.
	$	$	$	$
Fire	5,570,095	18,658,710	11,725,600	35,954,405
Accident	857,242	516,462	419,034	1,792,738
Combined Accident and Sickness	739,979	None.	175,683	915,662
Automobile (including Fire Risk)	106,851	376,215	419,798	902,864
Automobile (excluding Fire Risk)	549,972	507,073	193,105	1,250,150
Burglary	65,422	4,227	110,346	179,995
Employers' Liability	882,034	1,664,922	335,873	2,882,829
Explosion	8,148	None.	126,593	134,741
Guarantee	323,152	242,916	381,753	947,821
Hail	138,101	341,151	1,771,936	2,251,188
Inland Transportation	40,831	60,984	146,982	248,797
Live Stock	70,722	32,023	None.	102,745
Plate Glass	151,036	119,673	130,954	401,663
Sickness	1,073,291	239,912	254,052	1,567,255
Sprinkler Leakage	None.	1,342	52,307	53,649
Steam Boiler	134,318	None.	100,815	235,133
Tornado	None.	627	50,279	50,906
Totals	10,711,194	22,766,237	16,395,110	49,872,541

LEGAL DECISIONS.

1. Fire Insurance.

(*a*) *Vacancy of Building—Nullity of Policy—Notice—Proof—Delay—Condition Precedent—C. C., Arts. 2478, 2574.*

1. The vacancy and non-occupancy of a building insured against fire, without the consent or the knowledge of the insurer is material to the risk and renders the policy null and void.

2. Where a policy requires that the insured must furnish proof of loss within sixty days after the fire, in the manner and form therein provided, the compliance with these provisions of the policy is a condition precedent to the right of action to recover the loss.

May 27, 1917.—Quebec Superior Court.—*Anderson* v. *Norwich Union Fire Insurance Society.*—LIII, Quebec Reports, 409.

(Inscription in Review rejected on June 17, 1917. A similar judgment was rendered, at the same time, by Mr. Justice Maclennan in the case of the same plaintiff v. *The Scottish Union & National Insurance Company*, No. 2134, S.C.)

(*b*) *Act 8, Geo. V, c. 26 (1913)—Conditions under—Change Material to Risk—Notice—Knowledge of Agent—Estoppel.*

In an action to recover a loss on a stock of merchandise the defendant company refused to pay more than its *pro rata* proportion of the total insurance which had been effected on the property, including four policies effected by companies that refused to contribute on the ground that such policies had been avoided by a change of the location of the goods insured, to which change they had not assented and of which they had had no notice.

Held, that a change of the location of a stock of merchandise insured under policies which assume the risk only when contained in a specified building from the building specified to another avoids the policy absolutely. Such a stipulation is part of and of the essence of the contract, and is not a condition limiting the liability of the company assuring, which is not binding unless set forth in the policy in the manner required by the Insurance Act.

The fact that the agent of the companies claiming their policies were avoided by the change of location was aware of the change of location and that another agent—not having authority to consent to the change—took the policies from the assured with the intention of having the consent of the assurers to the change indorsed thereon, but neglected to do so, will not operate as an estoppel against the assurers claiming that the risk had been avoided.

March 16, 1917.—Supreme Court of New Brunswick.—*Arnold* v. *The British Colonial Fire Insurance Company.*—XLV, New Brunswick Law Reports, 285.

(*c*) *Statutory Conditions—Policy—Issued in 1915—Vacancy as Defence—Condition No. 3 of Ch. 20, 1914.*

A policy of fire insurance issued in August, 1915, and endorsed with what purports to be the statutory conditions introduced in 1903 is subject, as a matter of law, to the statutory conditions under ch. 20 of 1914, which took effect on January 1, 1915 (*Citizens' Insurance Co. v. Parsons,* 7 App. Cas. 96; 51 L.J.P.C. 11 followed).

Where an insured building was vacant at the time of the fire and had been vacant to the knowledge of the assured, without the consent in writing of the insurance company, for 30 days prior thereto, statutory condition No. 14 (g) of ch. 20, 1914 frees the company from liability under a policy governed by that Act.

March 7, 1918.—*Boutry (Plaintiff), Respondent* v. *North British & Mercantile Insurance Company (Defendant) Appellant.*—Alberta Supreme Court, Appellate Division—(1918) 1 Western Weekly Reports, 704.

(*d*) *Application—Misstatement as to insurable interest.*

Plaintiff applied to defendant company to effect insurance on farm buildings, and, in connection with his application, in answer to the question " What is your title to or interest in the property," replied, " Sole owner."

It appeared that, at the time of the application, plaintiff was in possession of the property under lease for a term, with a covenant on the part of the lessor that, if the plaintiff paid the agreed price on or before a fixed date, he would receive a deed of the property. At the time of the application the plaintiff had not paid the sum agreed or any part thereof and his only interest was as tenant.

Held, that plaintiff could not recover, and his appeal must be dismissed with costs.

Supreme Court of Nova Scotia.—*Daniels* v. *The Acadia Fire Insurance Co.*—LI, Nova Scotia Law Reports, 133.

(*e*) *Contents of Barn—Hay stacked outside not included—Limitation of Liability—Provision in Application—Whether forming Part—Insurance Act, R.S.O. 1914, ch. 183, secs. 156 (1), (3), 193 (1)—Statutory Condition 8—Mutual Insurance Company—Membership in, of Assured—By-Law—Value of Property destroyed—" Estimated Value "—Percentage of, only insured—Absence of Proof of Excess.*

The defendants issued a policy insuring the plaintiff to the extent of $1,600 against loss by fire in respect of the ordinary contents of a barn. During the currency of the policy, the barn was burned with its contents, which were admittedly of the cash value of $850. The defendants contended that their liability was limited to two-thirds of the value of the property destroyed, by reason of a term in the application for the insurance, signed by the plaintiff, that " not more than two-thirds of the cash value of any building or personal property will be insured by this company." The policy referred to the application as forming part of the policy. By the policy itself, the insurance was against loss or damage by fire to the amount of $1,600, "such loss or damage to be estimated according to the true and actual cash value of the said property at the time the same shall happen." No statement of the cash value appeared in the application. On the back of the policy was printed statutory condition 8, which provides: "After application for insurance it shall be deemed that any policy sent to the assured is intended to be in accordance with the terms of the application, unless the company points out in writing the particulars wherein the policy differs from the application."

Held, by the majority of the Court, that the plaintiff, having applied for $1,600 insurance on the contents of his barn, and having by his application indicated his agreement with the statement that the defendants would not insure more than two-thirds of the value or estimated value, was entitled to rely upon condition 8 and to treat the contract as based upon the fact that the amount of insurance applied for and granted was within the two-thirds limit; and it was not necessary to consider whether the application was really made part of the contract.

Per Ferguson, J. A., that having regard to the provisions of sec. 156 (1) and (3) and sec. 193 (1) of the Ontario Insurance Act, R.S.O., 1914, ch. 183, the application was not to be considered; the rights of the parties were to be determined by the language of the policy alone.

A by-law of the insurance company (defendants) restricted the company from insuring more than two-thirds of the estimated value. The plaintiff, as

a policy-holder, was a member of the company; and it was argued that he could not claim more than two-thirds of the loss:—

Held, per Curiam, that, as there was no proof that $1,600 exceeded two-thirds of the estimated value, the defendants were not aided.

Judgment of Latchford, J., in favour of the plaintiff for the recovery of the full sum of $850, affirmed.

Per Latchford, J.:—Hay stacked outside the barn could not be considered to be included in the " contents " insured.

June 14, 1918.—Ontario Supreme Court, Appellate Division.—*Forsyth* v. *Walpole Farmers Mutual Fire Assurance Company.*—XLIII, Ontario Law Reports, 236.

(*f*) *Statutory Condition requiring Production of Accounts and Invoices—Production of Invoices as Condition Precedent to Action—Proof of Loss—False Valuations—Sufficiency of Evidence—Effect on Claim.*

A statutory condition of a fire insurance policy that the insured shall in support of his claim, if required and if practicable, produce books of account and furnish invoices and other vouchers, does not make the procuring and production of copies of invoices a condition precedent to his right of action. (*Strong v. Crown Fire Insurance Co.*, 29 O.L.R. 33, followed).

To justify holding an assuree guilty of having made a false or fraudulent statement in his proof of loss the evidence ought to be clear and satisfactory and leave no room for any reasonable inference but that of guilt, and where evidence that the assured had made an excessive estimate of his loss is relied upon as proof of his fraudulent intent the estimate should be so extravagant as to lead necessarily to the conclusion that the excess was due, not to an error of judgment but to an intention to defraud (*Adams* v. *Glen Falls Ins. Co.*, 37 O.L.R. 1, at p. 16, followed).

A wilfully false statement of value in the statutory declaration of loss under a fire insurance policy vitiates the claim (*Maple Leaf Milling Co.* v. *Colonial Assurance Co.* (1917), 2 W.W.R. 1091, followed) and where a building and a stock of goods therein are insured under one policy, such a statement with respect only to the value of the building defeats the entire claim (*Harris* v. *Waterloo Mutual Fire Insurance Co.*, 10 O.R. 718, followed).

April 26, 1918.—Manitoba King's Bench.—*Kibzcy* v. *The Home Insurance Company.*—(1918) 2 Western Weekly Reports, 541.

(*g*) *Indemnité—Arbitrage—Sentence arbitrale—Formalités—Acquiescement—Réparation—Mandat—C. civ.-art. 1730, 2478, 2507—C. proc., art. 1442.*

1. Une compagnie d'assurance contre l'incendie, agissant par son agent, qui consent à un arbitrage pour déterminer l'indemnité à laquelle un assuré a droit après l'incendie de sa bâtisse qui nomme son arbitre et lui fournit tous les blanc-seings et autres papiers nécessaires, donne à l'assuré suffisantes raisons de croire que son agent et son arbitre sont autorisés de lui permettre de commencer les réparations alors urgentes à la proprieté incendiée avant que la sentence arbitrale ne soit rendue.

2. La sentence arbitrale portant les signatures des trois arbitres, dans ces circomstances, n'est pas nulle, parce qu'elle n'aurait pas été reçue par un notaire, vu que cette obligation incombait autant à la défenderesse qu'au demandeur; et que le représentant de ce dernier s'en était emparé et l'evait remise au gérant de la compagnie.

3. Lorsque une compagnie d'assurance a consenti à faire déterminer par les arbitres l'indemnité due à un assuré, elle ne peut ensuite révoquer cet arbitrage, ni invoquer le droit que lui donnent les conditions de la police de faire elle-même, à la bâtisse assurée, les réparations que l'incendie a rendu nécessaires.

April 22, 1918.—Quebec Superior Court.—*Lalande* v. *The Phœnix Insurance Company of Hartford.*—54, Quebec Reports, 460.

(*h*) *Loss payable to Mortgagee—Right of Mortgagee to sue on Policy—Effect of Adjustment between Company and Named Assured—Liability of Company as unliquidated Damages—"Debt."*

Practice—Interpleader—Right to—Rule 489—Meaning of "Money" in.

A mortgagee to whom under the terms of a fire insurance policy the loss thereunder is made payable is entitled to sue upon the policy (*Agricultural Savings & Loan Co.* v. *Liverpool, London and Globe Ins. Co.*, 3 O.L.R. 127 reversed on other grounds, 33 S.C.R. 94 followed) and is not bound by an adjustment made with the person named as the assured. Until an adjustment is made as between the mortgagee and the insurance company the liability which it is under is one for unliquidated damages and not for a debt.

A liability for unliquidated damages is not a liability for money even though ultimately money may be paid in settlement of it.

"Money" in Rule 489, providing for the granting of relief by way of interpleader, means some specific sum of money in the applicant's possession or under his control, either in cash or to his credit in his bank account or elsewhere, and not a sum of money which he is willing to pay or may be forced to pay in discharge of a liability for unliquidated damages (*Moss* v. *Hancock* (1899) 2 Q.B. 111; 68 L.J.Q.B. 657 followed).

May 14, 1918.—Alberta Supreme Court Chambers.—*In re the Liverpool and London and Globe Insurance Company, Limited, and the Canadian Fire Insurance Company and Kadlac, et al.*—(1918) 2 Western Weekly Reports, 429.

(*i*) *Practice—Interpleader—Right to—Rule 489—Meaning of "Money" in—Admission of Liability by Fire Insurance Company as to Part of Amount claimed—Priorities between Mortgagee and Lienholders under Mechanics' Lien Act.*

Fire—Effect of S. 12 Mechanics' Lien Act, Ch. 21, 1906—Applicability of S. 27, Trustee Ordinance, Ch. 119, C.O.—Payment into Court.

Where the claimants of the proceeds of a policy of fire insurance are jointly interested, but not adversely to one another, in establishing as great a liability as possible in the insurance company, and the question outstanding, once the amount of such liability is settled, is that of the claimants' respective rights and priorities under *The Mechanics' Lien Act*, an application by the company for leave to interplead is not the proper procedure for it to take in respect to the amount which it admits to be due (per Stuart, J., Harvey, C.J., concurring, Beck, J. contra, Hyndman, J., concurred with Walsh, J., *ante* p. 429, in the view that the liability of the company is one for unliquidated damages and not for a debt or money and therefore it is not entitled to interplead).

By the effect of sec. 12 of *The Mechanics' Lien Act*, ch. 21, 1906, whereby insurance moneys are made subject to the same liabilities as the property destroyed or damaged, an insurance company which admits liability in respect to property against which mechanics' liens are filed is a trustee of the amount of such liability, and, where in such circumstances there is a dispute between the lienholders and mortgagees as to how the money is to be divided, sec. 27 of *The Trustee Ordinance*, ch. 119, C.O., is applicable, and, therefore, the company is entitled under Rule 448 to petition for leave to pay the money into Court (per Stuart, J., Harvey, C.J. concurring).

The word "money" in Rule 489, which declares what persons are entitled to relief by way of interpleader, ought to be interpreted in a wide sense so as to include a claim for money which the applicant for interpleader is under liability to pay, whether his liability is to pay the money as debt or damages or otherwise and regardless of whether the precise amount of the money for which he is liable has been ascertained, provided that the rival claims are in respect to the same money (*re C.P.R. Co. and Carruthers*, 17 P.R. 277, and *Molsons Bank* v. *Eager*, 10 O.L.R. 452 followed), (per Beck, J.,: Hyndman, J., *contra*).

Interpleader may be ordered with respect only to part of a sum, where liability for the residue is in dispute: *Reading* v. *London School Board*, 16 Q.B.D. 686 (per Beck, J.).

June 28, 1918.—Supreme Court of Alberta, Appellate Division.—*The Liverpool and London and Globe Insurance Company, Limited, et al.* (*Plaintiffs*), *Appellants*, v. *Kadlac et al.* (*Defendants*) *Respondents.*—(1918) 2 Western Weekly Reports, 727.

(*j*) *By-Laws of Municipality as Part of Contract—Use of American Decisions—Subsequent Insurance—Assent of Company—Breach of Conditions—Waiver of—Authority of General Agent—Effect of Mortgage Clause upon Waiver—Variation of Statutory Condition—Unreasonableness—Onus of Proof.*

Contracts of fire insurance must be taken to be made subject to the provisions of fire by-laws in force in the municipality as to limitations of repairs on partially destroyed buildings (*Larkin* v. *Glen Falls Insurance Co.*, 83 N.W.R. 409 and *Hamburg Bremen Fire Insurance Co.* v. *Garlington*, 18 S.W.R. 377, followed).

In the absence of English and Canadian authorities it is well to have regard to American authorities in fire insurance cases; see *Westminster Woodworking Co.* v. *Stuyvesant Insurance Co.*, 9 W.W.R. 418; *Cory v. Burr*, *L.R.* 9 Q.B.D. 463. (Per Macdonald, J., at the trial, and Murphy, J., in *McCoy* v. *North Empire Fire Insurance Co.*)

Under the 8th statutory condition in fire insurance policies which requires notice of subsequent insurance to be given the company, the assent need not necessarily be written and may be given before or after the loss, and where subsequent insurance has been effected, notice of it in writing is not a prerequisite to a valid assent. (*Mutchmor* v. *Waterloo Mutual Fire Insurance Co.* (1902), 4 O.L.R. 606 followed.) (Per Macdonald, J., at the trial, Martin and McPhillips, JJ.A. on appeal; Galliher, J.A., held the *Mutchmor Case* distinguishable, although one to be followed where the facts are on allfours with it.)

A general agent for a foreign insurance company, who is also its attorney under the *Companies Act* of B.C., and who has authority to issue policies, employ adjusters, accept proofs, and settle losses, must be deemed in the same position as the head office of the company in so far as to constitute an offer of settlement made by him a waiver of objections that the company might raise, *e.g.*, as to subsequent insurance without notice, although in his capacity as an adjuster he is protected by a non-waiver agreement. (Per Macdonald, J., at the trial, Martin and McPhillips, JJ.A., on appeal, Macdonald, C.J.A. *contra.*)

When a mortgage ceases to exist, the benefit of the mortgage clause in a fire insurance policy lapses and the insured reverts to such rights as he would have under the policy if the mortgage had never existed or the mortgage clause had not been inserted.

The variation of a statutory condition in a fire insurance policy by a provision that " If in consequence of any local or other laws the company shall in any case be unable to repair or reinstate the property as it was, it shall only be liable to pay such sum as would have sufficed to repair or reinstate the same, is not unjust or unreasonable."

But the company cannot claim the benefit of such variation and say at the same time that the assured has received from another company all that would compensate him for the actual loss by fire, but it is liable to the extent that it would have been called upon to rebuild or repair had there been no by-law preventing repairing. (Per Macdonald, J., at the trial, and McPhillips, J.A., on appeal, Martin, J.A., *contra.*)

The mere existence of a mortgage clause in a fire insurance policy does not preclude the possibility of waiver of non-compliance with statutory conditions

and enable the company to ignore the fact that the owner is at all times interested. (Per Martin, J.A.)

The onus of showing that a variation of a statutory condition in a policy of fire insurance in unjust or unreasonable is upon the assured.

December 21, 1917.—British Columbia Court of Appeal.—*McCoy* (*Plaintiff*), *Respondent*, v. *National Benefit, Life and Property Assurance Company, Limited* (*Defendant*), *Appellant*.—(1918) 1 Western Weekly Reports, 466.

On appeal to the Supreme Court of Canada judgment was given as follows:

Where a statutory condition in a policy of fire insurance provides that the company is not liable for loss if any subsequent insurance is effected in any other company "unless and until the company assents thereto," the assent referred to need not be in writing and may be given before or after the loss, and notice in writing of the subsequent insurance is not a prerequisite to a valid assent, the assent may be sufficiently shown by the company joining in the adjustment of the loss (*Mutchmor* v. *Waterloo Mutual Fire Insurance Co.*, 4 O.L.R. 606 followed).

A general agent of a foreign insurance company who is also its attorney under the *Companies Act* of B.C., and who has authority to issue policies, employ adjusters, accept proofs and settle losses, has power to give the company's assent, called for by the above referred-to condition, to subsequent insurance, even though such subsequent insurance does not come to his knowledge until after the loss has occurred.

An insured had two policies of fire insurance, one for $2,000, the other for $3,500. A condition of the former policy provided that the company should be liable only for a rateable proportion of the loss or damage insured against, i.e., all direct loss or damage by fire. The amount required to restore the burned premises to their condition before the fire was $1,600, but owing to a city by-law prohibiting repairing to such an extent, the loss was fixed at $3,600.

Held, per Curiam, Anglin, J., dissenting, that the defendant company, the one liable under the policy containing the restrictive condition above mentioned, was liable for its proportion of $3,600.

June 10, 1918.—Supreme Court of Canada.—*McCoy* (*Plaintiff*), *Respondent* v. *National Benefit Life and Property Assurance Company, Limited* (*Defendant*) *Appellant*.—(1918) 2 Western Weekly Reports, 591.

(*k*) *Practice—Parties—Insurance—Action by Mortgagee on Fire Insurance Policy—Whether Owner a Necessary Party—Fire—Failure to give Notice or Proofs of Loss—Relief from—Fire Insurance Policy Act, R.S.S., 1909, Ch. 80—Necessity of Pleading Act.*

Where an action upon a fire insurance policy is brought by the mortgagee of the insured premises, the owner, although mentioned as the insured, is not a necessary party, if his only interest in the insurance moneys is that the amount thereof paid discharges in part his mortgage, it being for a larger amount than that assured by the policy. (*Brandt* v. *Dunlop Rubber Co.* (1905) A.C. 454, followed.)

In an action upon a policy of fire insurance the plaintiff may be relieved on the ground of mistake, under *The Fire Insurance Policy Act*, R.S.S. 1909, ch. 80, from the effects of his failure to give notice and proofs of loss, although he has not pleaded the Act. (*Bell Bros.* v. *Hudson's Bay Insurance Co.* 44 S.C.R. 419, and *Shepard* v. *British Dom. Gen. Insur. Co.*, *ante*, p. 85 followed.)

January 30, 1918.—Supreme Court of Saskatchewan.—*Pachal* v. *Germania Fire Insurance Company; Pachal* v. *Sun Insurance Office*.—(1918) 1 Western Weekly Reports, 502.

(l) *Policies on Stocks of Goods in Different Buildings—Insurance Act, R.S.O. 1914, ch. 183, sec. 194, condition 5—Construction—"Effect other Insurance thereon"—Consolidation of Stocks in one Building—Removal of Goods so that they become covered by Policy of another Company—Assent of Insurers—Authority of Agent—Knowledge of Insurers.*

The plaintiff, a merchant carrying on business in the town of S., in July, 1914, effected an insurance in the G. company on a stock of merchandise in a building in B. street and an insurance in the M. company on another stock in a building in E. Street. K., an agent for both companies, received the applications and issued the policies, which he had authority to do. In November, 1915, the plaintiff moved both stocks to a building in D. street, where they were consolidated into one stock; and K. endorsed upon each policy a declaration that the property insured should in future be held insured in the D. street building and not elsewhere. The policies were renewed in 1916, and were in force in January, 1917, when the property insured was damaged by fire in the D. street building; and these actions were brought against the G. company and the M. company to recover the amount of the loss.

Both policies were subject to statutory condition 5: "If the assured now has any other insurance on any property covered by this policy which is not disclosed to the company or hereafter effects any other insurance thereon without the written assent of the company, he shall not be entitled to recover in excess of 60 per cent of the loss or damage in respect of such property," etc. The defendants contended that to remove the goods covered by the policy of one company so that they became covered also by the policy of the other company was to "effect . . . other insurance thereon," and that they were liable only for 60 per cent of the loss:—

Held, that the defendant could not succeed upon this contention.

Per Mulock, C.J.Ex.: Assuming that the consolidation of the two stocks effected additional insurance, the defendants had given their written assent thereto within the meaning of the statutory condition.

Per Riddell, J.: The words of the statutory condition, "effects any other insurance thereon," mean to bring about or procure other insurance non-existent at the time of the original policy, and "thereafter" in reference to "now." The meaning should not be stretched to cover what may have been intended.

Per Sutherland, J.: The words should be construed so as to give them their natural meaning, if there was nothing—and there did not appear to be anything—to modify or alter or qualify the language used. What was done in connection with the policies could not be construed to mean the effecting of another insurance.

Per Riddell and Sutherland, JJ.: Discussion of the case of *Harris* v. *London and Lancashire Fire Insurance Co.* (1866), 10 L.C. Jur. 268, and certain American cases, which were not followed.

Per Kelly, J.: Whether or not the consolidation operated so as to "effect" other insurance on the goods or any of them was not, in the circumstances, the sole element determining the liability. The agent, possessing extensive powers, was cognizant of the whole situation, and the knowledge he had must be taken to be the knowledge of his principals as well. Unless relieved therefrom because of the lack of written notice of a matter of which he was then well-informed, his duty was to acquaint his principals with the situation; his failure to do so should not operate to the prejudice of the plaintiff, or relieve the defendant in respect of a matter of which they were, through their recognized representative, fully aware. The defendants, having full knowledge of the circumstances, continued the insurance until the fire occurred, making no objection in the meantime; and were not entitled to succeed upon the contention now made.

Judgment of Clute, J., affirmed.

Nov. 17, 1918.—*Rogers* v. *General Accident, Fire and Life Assurance Corporation; Rogers* v. *Mercantile Fire Insurance Co.*—Ontario Supreme Court, Appellate Division.—XLII, Ontario Law Reports, 419.

(*m*) *Combined Store and Dwelling—Occupied as Dwelling—House unoccupied—"While occupied as Dwelling"—Meaning of Policy.*

A house occupied as a combined store and dwelling is not "occupied as a dwelling," and if a house is unoccupied at the time of a fire therein it is not injured "while occupied as a dwelling "within the meaning of an insurance policy.

November 23rd, 1917—Ontario Supreme Court, Appellate Division.—*Ross* v. *Scottish Union and National Insurance Company.*—39 Dominion Law Reports, 528.

(*n*) *Vendor and Purchaser—"Mortgage"—Definition of under Mortgages Act—Vendor's Lien—Insurance Money—Application.*

The definition of "mortgage" in the Mortgages Act, R.S.O. c. 112, is wide enough to cover the charge known as a vendor's lien, and the holders of such vendor's lien are entitled as mortgagees to have insurance money on the property applied in accordance with the provisions of s. 6 of that Act. Although they are entitled to the security of the insurance money, they are not entitled to apply the insurance money in payment of purchase instalments not yet due, but such money should be held in trust or invested or paid into Court if the parties cannot agree as to its disposal.

(Corham *v.* Kingston [1889], 17 O.R. 432; Edmonds *v.* Hamilton Provident [1881], 18 A.R. [Ont.] 347, followed.)

July 31, 1918.—Ontario Supreme Court.—*Scott* v. *Crinnian.*—44 Dominion Law Reports, 20.

(*o*) *Non-performance by Insured of Conditions—Mistake—Relief—S. 2, Fire Insurance Policy Act, Ch. 80, R.S.S., 1909—Notice and Proofs of Loss not given according to Policy—Use of in fixing Time for bringing Action.*

The non-performance of the conditions of a fire-insurance policy *held* to have been due to a mistake and relief granted the insured under sec. 2 of *The Fire Insurance Policy Act.* (*Bell Bros.* v. *Hudson Bay Insurance Co.*, 44 S.C.R. 419 followed.)

Where the formal notice of and proofs of loss are not given in accordance with the terms of a fire insurance policy they cannot be used to fix the time within which the action upon the policy should be brought.

November 5, 1917.—Supreme Court of Saskatchewan.—*Shepard and Merchants Bank of Canada* v. *British Dominions General Insurance Company.*—(1918) 1 Western Weekly Reports, 85.

On appeal, judgment was given as follows:—

A condition in a fire insurance policy that the loss is not to be payable until a certain number of days after completion of the proofs of loss is applicable even where, by reason of a mistake within the meaning of sec. 86 of *The Saskatchewan Insurance Act*, ch. 15, 1915, notice of loss has not been given "forthwith" and proofs of loss have not been delivered "as soon afterwards as practicable," and, therefore, an action is premature which is begun before the expiration of the specified number of days. (*Forest* v. *Home Insurance Co.*, 3 W.W.R. 575 referred to.) (Per Elwood, J.A., Haultain, C.J.S. concurring; Lamont, J.A., dissenting.)

July 15, 1918.—Saskatchewan Court of Appeal.—*Shepard and Merchants Bank of Canada (Plaintiffs), Respondents,* v. *British Dominions General Insurance Company (Defendant), Appellant; Shepard and Merchants Bank of Canada (Plaintiffs), Respondents,* v. *Glens Falls Insurance Company (Defendant), Appellant.*—(1918) 2 Western Weekly Reports, 985.

(*p*) *Chose in Action—Assignment—"Absolute"—Trust for Assignor—Effect of—Right of Assignor to sue in his own Name.*

Assignment of Policies for Benefit of Creditors.

An assignment for the benefit of creditors may be absolute, notwithstanding the fact that a trust is created thereby for the benefit of the assignor in respect to undistributed moneys. Such an absolute assignment of all interest in insurance policies precludes the assignor from suing the insurance companies in his own name. (*Comfort* v. *Betts* (1891) 1 Q.B. 737 followed.)

December 15, 1917.—Supreme Court of Alberta.—*Taylor et al* v. *Equitable Fire & Marine Insurance Company et al.*—(1918) 1 Western Weekly Reports, 277.

On appeal, judgment was given as follows:—

An assignment of a chose in action which, followed by notice, would entitle the assignee to sue in his own name and (ordinarily) disentitle the assignor to sue in his name, may on its face purport to be given by way of security or on certain trusts; if the assignment purports to pass the assignor's entire title to the chose in action, though expressly by way of mortgage (passing the legal title) it is nevertheless absolute; if the assignment, whatever its form, purports to charge the assignor's interest, while leaving the title to that interest in the assignor, it is an assignment by way of charge only. (*Hughes* v. *Pump House Hotel Co.* (1902) 2 K.B. 190, and *Wilton* v. *Rochester German Underwriters Agency Co.*, 11 Alta, L.R. 574; (1917) 2 W.W.R. 782 followed). (Per Beck, J., Harvey, C.J., and Simmons, J. concurring.) An "absolute" assignment means one without any condition attached and the words "not by way of charge only" mean merely that there must be something more than a mere charge placed upon a debt, the legal title to which remains in the original owner (per Stuart, J. declining to follow the English decisions which seem to treat the expressions "absolute assignment" and "not by way of charge only" as the opposite of one another).

In an action upon a chose in action by the assignor thereof, if both the assignor and assignee are bound by the result, any difficulty on the score of parties is fully met (*Wilton* v. *Rochester German Underwriters Agency Co. supra,* distinguished). (Per Beck, J., Simmons, J., concurring, Harvey, C.J., dissenting.) An alleged compromise as to the amount of a claim for insurance moneys *held* not to have been concluded (per Beck, J., Stuart, and Simmons J. J, concurring).

A clause in a fire-insurance policy permitting further concurrent insurance up to 80 per cent of the cash value, means that the insured is not entitled to recover upon all the policies together more than 80 per cent of the total value of the goods insured as that value stands at the time of the fire.

March 6, 1918.—*Taylor, et al (Plaintiffs), Appellants* v. *Equitable Fire and Marine Insurance Co. et al (Defendants), Respondents.*—Supreme Court of Alberta, Appellate Disivion.—(1918) 1 Western Weekly Reports, 676.

(*q*) *Tender Registered-Letter—Money enclosed—Sufficiency.*

Enclosing a sum of money in a registered letter addressed to an insured is not a tender thereof within the meaning of condition 11 of the Ontario Insurance Act, (R.S.O. 1914, c. 183, sec. 194.)

November 12th, 1917.—Ontario Supreme Court, Appellate Division.—*Veltre* v. *London and Lancashire Fire Insurance Company.*—39 Dominion Law Reports, 221.

On appeal to the Supreme Court of Canada, judgment was given as follows:

In the statutory conditions endorsed on a policy of insurance against fire condition 11 provides that " the insurance may be terminated by the company by giving seven days' notice to that effect and . . . by tendering therewith a rateable proportion of the premium paid for the unexpired term calculated from the termination of the notice." By condition 15 " any written notice to the assured may be by registered letter addressed to him, etc."

Held, that the notice of cancellation of the policy may be given by registered letter addressed to the assured as required by condition 15 and the terms of condition 11 as to rebate are complied with if the money for the unearned premium is enclosed with the notice in an envelope so properly addressed and registered.

Held, however, that the cancellation of the policy will not be effected unless the notice and money are actually received by the assured before a loss under the policy occurs.

Held, per Brodeur, J., that the unearned premium must be personally tendered to the assured. Judgment of the Appellate Division, 40 Ont. L.R. 619; 39 D.L.R. 221, affirmed.

June 17, 1918 and June 25, 1918.—Supreme Court of Canada.—*London & Lancashire Fire Insurance Co.* v. *Veltre.*—56, Supreme Court of Canada, 588.

(r) *Property subject to Seller's Lien—Destruction of—Assignment by Purchaser for Benefit of Creditors—Right of Seller as against Assignee to Recover Insurance—Insolvency—Assignment for Benefit of Creditors—Claim by Creditor—Valuing Security—S. 31 Creditors' Trust Deeds Act, R.S.B.C., 1911, ch. 13—Right of Creditor to Revalue.*

The W. Co. (plaintiff, appellant), sold machinery to a company, retaining the right of property therein, the parties agreeing that schedule insurance should be effected and that the W. Co. should be entitled to $9,000 thereof in respect to, not only its insurable interest under the liens, but also the plant and buildings of the purchasing company. A fire occurrred on the premises of the latter company, and shortly afterwards it made an assignment for the benefit of its creditors. In an action by the W. Co. against the assignee to enforce its claim to the insurance moneys, Murphy, J., at the trial, (held (1917) 1 W.W.R. 803) that the insurance was clearly in the nature of additional security to the liens and came under the provisions of sec. 31 of *The Creditors' Trust Deeds Act*, and that, the W. Co. having led the assignee to believe that it had valued its claim and having stood by while the assignee carried on litigation to recover the insurance money, could not succeed, and further that the W. Co. had no right to re-value it as it was no longer feasible to have the security valued under sec. 31, and the administration of the insolvent's estate without injustice to anyone was no longer feasible. The plaintiff appealed.

Held, per Macdonald, C.J.A., Martin and Galliher, J. J. A.; McPhillips, J.A, dissenting, that the trial judge had reached the right conclusions and that the appeal should be dismissed.

December 21, 1917.—British Columbia Court of Appeal.—*Williams Machinery Company* (*Plaintiff*), *Appellant* v. *Graham* (*Defendant*), *Respondent.*—(1918) 1 Western Weekly Reports, 161.

(On appeal to the Supreme Court of Canada, the appeal was dismissed, with costs, Duff, J., dissenting, October 21, 1918.)

2. Accident Insurance.

(s) *Accident—Action by Agents for Premium—Failure to carry out Terms of Application—Policy covering Sea Voyage—Policy not written until after Insured had sailed—Liability for Premium.*

In an action by agents of an insurance company to recover a premium on a policy of accident insurance which the defendant had contracted for before embarking on an acean steamer, *held* (per Martin and McPhillips, JJ.A., affirming Cayley, C.C.J.; Macdonald, C.J.A., dissenting) that as the terms of the defendant's application had not been observed—he had stipulated, *inter alia*, that the policy should be delivered to him before he sailed, it was in fact not written until after he left, although then antedated—the defendant was not liable.

October 1st, 1918.—British Columbia Court of Appeal.—*D. E. Brown's Travel Bureau* v. *Taylor*.—3 Western Weekly Reports, 468.

(*t*) *Procédure—Exception dilatoire afin d'appeler garant—Assurance contre les accidents du travail—Convention de confier sa défense à la compagnie d'assurance—C. proc., art. 177, 183.*

La convention, dans une police d'assurance contre les accident du travail, que l'assuré devra, au cas de réclamation en justice, confier sa défense à l'assureur et lui remettre les pièces d'assignation pour qu'il conteste l'action au nom de l'assuré, s'il y a lieu, équivaut à une convention de ne pas appeler l'assureur en garantie incidente. Dans ces conditions, l'assuré ne peut exercer le recours d'une demande en garantie incidente, ni suspendre à cette fin l'action principale par exception dilatoire.

Nov. 5, 1917.—Quebec Superior Court.—*Dufresne* v. *Parent*.—LIII, Quebec Reports, 223.

(*u*) *Insurance against Bodily Injuries—Clause inserted covering property of every Description—Construction.*

A clause added to a policy insuring against bodily injuries that "notwithstanding what is within written this policy is hereby extended to cover loss from liability for damage to property of every description" includes not only the physical injury to property, but the loss incident to the inability of a building to perform its usual function while it is being repaired.

April 5, 1918.—Nova Scotia Supreme Court—*N. S. Tramways & Power Co.* v. *Employers' Liability Assurance Corporation, Limited*.—40 Dominion Law Reports, 297.

(*v*) *Accident du Travail—Perte d'un œil—Conséquence funeste tardive—Avis immédiat—Police—Conditions—Recours subordonné à la condition que le patron assuré aura satisfait à un jugement rendu contre lui—C. civ., art. 2468, 2478.*

1. La condition imposée à l'assuré, dans une police d'assurance contre les accidents du travail, de donner immédiatement à l'assureur un avis de l'accident, l'oblige à donner cet avis avec diligence, eu égard aux circonstances particulières de l'accident.

2. Lorsque les suites funestes d'un accident apparemment anodin ne se révèlent que plusieurs jours plus tard, un avis donné par l'assuré le jour même qu'il est informe de la gravité des conséquences satisfait aux exigences du contrat.

3. Les conditions suivantes d'une police d'assurance contre les accidents du travail, émise en faveur d'un patron, savoir: "(*a*) que si un procès est intenté à l'assuré, la compagnie ou bien à ses propres frais plaidera la défense au nom de l'assuré ou bien règlera la réclamation; (*b*) qu'aucune action ne pourra être intentée par l'assuré en recouvrement de pertes prévues par la présente police, sauf pour pertes subies et payées en espèces par lui-même en règlement d'un jugement prononcé à la suite d'un procès;" sont connexes et correlatives l'une

de l'autre. Si l'assureur ne remplit pas son obligation de défendre l'assuré, ce dernier se trouve libéré de son engagement de ne pas exercer d'action récursoire contre l'assureur.

May 10, 1918.—Quebec Superior Court.—*Parent* v. *Merchants Assurance Company.*—LIV Quebec Reports, 106.

(*w*) *Accident—Construction of Policy—Rules as to—" Public Passenger Conveyance "—Elevator in Office Building as—Limitation of Liability to Injuries Resulting from Wrecking of "Car" —Application of to Passenger Elevator.*

In construing a policy of accident insurance the words thereof should be read, not according to their strictly philosophical or scientific meaning, but in their ordinary and popular sense, and any ambiguity which may be found in the terms of the policy will be taken most strongly against the company (*North West Commercial Travellers' Association* v. *London Guarantee and Accident Co.*, 10 Man. R. 543 applied).

The rules of construction applicable to municipal by-laws and public statutes should not, as a general rule, be applied to written instruments between private individuals.

A passenger elevator in an office building *held* to be " a public passenger conveyance " within the meaning of an accident insurance policy (*Oswego* v. *Martin*, 45 S.C.R. (New York) 171 distinguished on the principle stated in the second paragraph of this headnote).

The limitation of liability under a certain accident insurance policy for injuries to " the beneficiary " to injuries due directly to or in consequence of the wrecking " of such car " *held* not to apply generally to all modes of travel included in the expression " any public passenger conveyance," and, therefore, the insured *held* entitled to recover for the death of " the beneficiary " who in attempting to leave an elevator in an office building missed the landing, fell down the shaft, and was thereby instantly killed.

May 20, 1918.—Manitoba King's Bench.—*Robb* v. *Merchants Casualty Company.*—(1918) 2 Western Weekly Reports, 371.

On appeal to the Court of Appeal the appeal was allowed, with costs, October 7, 1918.

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3. Automobile Insurance.

(*x*) *Automobile—Damage to—" Collision "—Contact with Sandpile as—Whether Sandpile portion of Roadbed.*

Contact of an automobile with a pile of sand upon a roadway *held* to be a "collision " within the meaning of a policy of insurance against loss or damage caused solely " by being in collision with any other automobile, vehicle, or other object either moving or stationary," and *held* not to come within an exception excluding liability for " loss or damage caused by striking any portion of the roadbed, or by striking the rails or ties of any street, steam, or electric railway".

April 2, 1918.—British Columbia Court of Appeal—*Collins* (*Plaintiff*), *Respondent* v. *The Guardian Casualty and Guarantee Company* (*Defendant*), *Appellant.*—(1918) 2 Western Weekly Reports, 763.

4. Guarantee Insurance.

(*y*) *Insolvency of Trust Company Incorporated by Dominion Authority—Winding up—Company licensed to do Business in Ontario—Loan and Trust Corporations Act—Application to Dominion Company—Powers of Provincial Legislature—Question not open in Action on Bond—Election of Trust Company to give Bond as Term of Receiving License—Liability of Sureties—Extent of—Damages—Lien—Subrogation.*

A trust company incorporated by Dominion authority applied under the Loan and Trust Corporations Act of Ontario, R.S.O. 1914, ch. 184, for registry in Ontario, and, as a term of receiving a license to do business, was required to furnish a bond for the due performance of the duties of any office to which it might be appointed under the terms of its charter and the license granted. The trust company procured the defendants to give a bond in favour of the Attorney-General for Ontario, in trust for all persons who should become creditors of the trust company by reason of any business done in Ontario. The trust company was appointed executor of a will, and undertook the administration of the testator's estate in Ontario; in dealing with that estate it paid capital money to two beneficiaries who were entitled to income only. The trust company became insolvent and was ordered to be wound up. The liquidator obtained from the Court an order relieving the company from the executorship and for the passing of accounts. Upon a reference, the trust company was found liable for the amounts improperly advanced, and was declared entitled to a lien upon the accruing income of the beneficiaries. This action having been brought upon the bond:—

Held, that neither the trust company nor its sureties could question the constitutional validity of the Act under which the bond was demanded and given.

Judgment of Latchford, J., 41 O.L.R. 234, upon this branch of the case, affirmed.

Held, also, that the sureties were not liable for any greater sum than the principal debtor; and the amount of damages assessed by Latchford, J., was reduced to the amount for which the trust company was liable in respect of the advances made to the beneficiaries—the sureties, defendants, becoming subrogated to the lien upon the accruing income.

May 8, 1918.—Ontario Supreme Court, Appellate Division.—*Attorney-General for Ontario* v. *Railway Passengers Assurance Co.*—XLIII Ontario Law Reports, 109.

(z) *Fidelity—Recourse against the Debtor—Proof—C.G., Art. 1203—C.P., Art. 196.*

Where an application to a guarantee company by an employee of the Crown for a guarantee and fidelity bond contains the following clause: "Je conviens et m'engage par ceci (1) que je 'protégerai et indemniserai ladite Guarantee Company de chacune et de toute perte, tout dommage ou toute dépense qu'elle aurait subis ou pour lesquels elle deviendrait responsable en raison de la garantie pour laquelle cette application est faite, ou aucune autre police de garantie ou sécurité ou renouvellement émis en ma faveur dans les prémisses quand bien même lesquels pertes, dommages ou dépenses auraient été occasionnés par aucun acte ou omission de ma part ou de la part d'aucun de mes subordonnés en n'importe quel temps pour lequel ou lesquels je puis être responsable envers ledit employeur; et (2) que les pièces justificatives ou autres évidences établissant les paiements par cette compagnie de toute telle perte, dommages ou dépenses sera d'évidence concluante (excepté pour fraude), contre moi et ma succession du fait et du montant de mes obligations envers ladite Guarantee Company par suite de cette convention," the filing of the application and of the agreement between the Crown and the Guarantee Company, and the proof of the payment to the Crown of the shortage, is sufficient to justify a judgment for the company against the employee. If the defendant wishes to invoke any special reasons why he should not reimburse the plaintiff company, he should have made a special plea and not only defend himself by a general denegation.

September 26, 1918.—Quebec Superior Court.—*The Guarantee Company of North America* v. *Larivière.*—54 Quebec Reports, 523.

5. Hail Insurance.

(*aa*) *Delivery of Policy to Agent to be Countersigned—Policy Countersigned by Agent but not delivered to Insured—Liability of Company—Liability of Insured on Promissory Note given for Premium.*

Where a policy of insurance is forwarded by the company to its agent to be countersigned by the agent and delivered to the insured without any condition attached, and the policy is so countersigned the company is liable to the insured on the policy, even though it be not delivered to the insured and there is, therefore, good consideration for a promissory note given for the premium (*Donovan* v. *Excelsior Life*, 53 S.C.R. 539 applied).

March 27, 1918.—*Canada Hail Insurance Company* (*Plaintiff*), *Respondent* v. *McIsaac* (*Defendant*), *Appellant.*—Saskatchewan Court of Appeal.—(1918) 1 Western Weekly Reports, 896.

(*bb*) *Contract—Breach of—Impossibility of Performance—Applicability of Taylor v. Caldwell—Contract for Delivery of Hail Insurance Notes—Non-existence of Notes.*

In an action for damages for breach of a contract whereunder the defendant agreed to secure hail insurance notes " not to exceed " $50,000 in amount, which were not then in existence, but to be obtained by a firm of insurance brokers in the course of the season's business, which was just then commencing, and to hand them over to the plaintiff for collection on certain terms of remuneration in consideration of the plaintiff giving up his agency for a certain hail-insurance company, the defendant proved that the notes never came into existence and contended that, therefore, he should not be liable for non-performance of his contract. It was held by the B. C. Court of Appeal, affirming Morrison, J., McPhillips, J.A., dissenting, that, in the view of the conduct of the parties and the peculiar circumstances in which the agreement was made, that the existence or coming into existence of $50,000 of such notes, could not be said to be the foundation of what was to be done, and that therefore, *Taylor* v. *Caldwell*, 3 B. & S. 826, was not applicable. The defendant appealed to the Supreme Court of Canada.

Held, for the reasons given by Macdonald, C.J.A., in the Court of Appeal [(1917) 3 W.W.R. 1037] that the appeal should be dismissed.

March 5, 1918.—Supreme Court of Canada.—*Carr* (*Plaintiff*), *Respondent* v. *Berg* (*Defendant*), *Appellant.*—(1918) 2 Western Weekly Reports, 368.

(*cc*) *Agency—Knowledge of Agent as Knowledge of Principal—Agent for Hail Insurance—Authority of Agent limited to receiving and forwarding Applications*

Hail—Land incorrectly described—Right to Recover for Loss on Land as to which Insurance should have been placed.

Contracts—Mistake—Rectification of Instrument—Necessity of Contract antecedent to Instrument.

Where an agent for a hail-insurance company has power merely to solicit, receive, and transmit applications for insurance, his knowledge that the location of an insured's land is different from that stated in the application is not to be imputed to his principal, especially where such knowledge has not been acquired about or in connection with such application (*Hastings Mutual Fire Insurance Co.* v. *Shannon*, 2 S.C.R. 394; *Davidson* v. *Mutual Fire Insurance Co.*, 9 O.L.R. 394; *Chatillon* v. *Canadian Mutual Fire Insurance Co.*, 27 U.C.C.P. 450; *Bawden* v. *London, Edinburgh & Glasgow Assurance Co.* (1892), 2 Q.B. 534; *Ionides* v. *Pacific Fire, etc., Insurance Co.*, L.R. 7 Q.B. 517 distinguished; *Biggar* v. *Rock Life Assurance Co.* (1902), 1 K.B. 516, at p. 524 applied).

Where an insured's land is incorrectly described in an application for hail insurance and in the policy issued in pursuance thereof, but the policy with such incorrect description represents the contract which was actually concluded with the insurance company, the insured cannot recover for a loss upon the land in respect to which the insurance should have been placed. (*Mackenzie* v. *Coulson*, L.R. 8 Eq. 368, at p. 375 followed.)

January 12, 1918.—Supreme Court of Saskatchewan—*Doherty* (*Plaintiff*), *Respondent* v. *The Canada National Insurance Company, Limited* (*Defendant*), *Appellant*.—(1918) 1 Western Weekly Reports, 366.

6. Live Stock Insurance.

(*dd*) *Agent filling in Application—Whether Agent of Company or Insured—Price of Horse—Materiality of Answer.*

While where an applicant for insurance allows an agent to fill in the answers in the application form and signs the same without taking the trouble to read it to see if the answers are correct, the agent should be treated as the agent of the applicant in so doing, yet if the agent does not ask the insured the questions contained in the application form and fills the answers up himself, and the applicant signs the document without reading the replies, in reliance upon the assurance of the agent that they are all right; then, in the absence of fraud on the part of the agent or of proof that he acted merely for his own private ends, the knowledge of these facts must be imputed to the company, which, after acceptance of the premium and the issue of the policy must be considered both to have waived the materiality of the questions and to be estopped from insisting upon an agreement in the application form constituting the insurance agent the agent of the applicant. (Per Fitzpatrick, C.J., and Idington, J., approving of reasons of Appellate Division (1917) 1 W.W.R. 1159.)

The price paid for an animal, although important for the purpose of checking its value at the time of an application for insurance thereon and thereby preventing overinsurance, is not an absolute criterion of the value, for first, there must be considered the time which has elapsed since the purchase was made, and secondly, an animal, like anything else, may be bought cheap. (Per Fitzpatrick, C.J.)

March 11, 1918.—Supreme Court of Canada.—*Whitney* (*Plaintiff*), *Respondent* v. *Great Northern Insurance Company* (*Defendant*), *Appellant*.—(1918) 2 Western Weekly Reports, 167.

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7. Marine Insurance.

(*ee*) *Cargo—Loss of—Payment by Company—Obligation of Insured to account to Company—Right of Insured to maintain Action against Wrongdoer.*

The owner of a cargo lost in transit who has received from an insurance company the full value of the cargo, covered by the insurance policy, has a sufficient interest to maintain an action against the person whose negligence caused the loss, such owner being under obligation to account to the insurance company for whatever can be recovered from the wrongdoer.

2. *Carriers—Seaworthy Vessel—Loss of Cargo—Fault of Navigation—Liability of Owner of Vessel—Water Carriage Act.*

The owner of a seaworthy freight vessel is not liable under the Water Carriage Act (R.S.C. 1906, c. 113, s. 964) for loss of cargo due to the fault of navigation on the part of the captain of the tug towing such vessel.

April 6, 1918.—Quebec King's Bench.—*Alex McFee & Company* v. *Montreal Transportation Company*.—42 Dominion Law Reports, 714.

(*ff*) *Dry Dock—Lease of—Covenant to Insure—Insurance not obtained because of Method of User—Destruction—Measure of Compensation.*

By the terms of lease of a dry dock, the lessee agreed to use it in its construction work on caissons and other similar work; and also to have it insured for the benefit of the lessor in some company or companies satisfactory to the lessor, against both marine and fire risks, and to deliver it in good condition at the end of the term.

The dry dock was used in connection with the construction of a breakwater and ocean pier, and such use was largely one of experiment, and owing to the method of user no insurance could be obtained although its seaworthiness was demonstrated by its weathering a gale while being taken to the place where it was to be used. The dock, during the work, collapsed and became a total wreck. The court held that the proper construction to be placed upon the covenant to insure was that it was a covenant to indemnify against loss with the medium of an insurance against loss as a security, and whatever the amount of insurance agreed on, the lessee was only liable for actual loss.

November 5, 1918.—British Columbia Court of Appeal.—*Seattle Construction Co.* v. *Grant Smith.*—44 Dominion Law Reports, 90.

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8. Constitutional.

(*gg*) *Company—Name similar to that of Existing Company—Application for license—Power of Court to restrain—Fire—Foreign Company—Application for License—Duty of Superintendent.*

Constitutional Law—Companies—Insurance Act, 1910—Power of Dominion Parliament to require Foreign Companies to take out Dominion License.

Although there is no express prohibition in the *British Columbia Fire Insurance Act*, ch. 113, R.S.B.C. of the licensing of a company with a name so similar to that of another company already established in the province as to be likely to lead persons doing business with the new company to think that they are doing business with the old company, the Court has power to restrain the applicant for a license for the new company from making or persisting in his application (*Hendricks* v. *Montagu*, 17 Ch. D. 638, 50 L.J. ch. 456 applied).

A license under *The Insurance Act*, 1910 (Dom.) s a prerequisite to the doing of any insurance business in any province of Canada by a company incorporated by a foreign state. (View taken in *Farmers' Mutual Hail Insurance Association* v. *Whittaker*, 12 Alta. L. R. 309; (1917) 3 W.W.R. 750, of the decision in *Attorney General for Canada* v. *Attorney General for Alberta* (1916), A.C. 124, 10 W.W.R. 405 followed.)

On an application by a foreign fire insurance company without a Dominion license for a provincial license the superintendent of insurance should, at least, stay his hand, for the discretion which he possesses, under sec. 6 of the *British Columbia Fire Insurance Act* can only be exercised legally by a refusal of the application. (Per Martin, J.A.)

April 2, 1918.—British Columbia Court of Appeal.—*Guardian Assurance Company, Limited (Plaintiff), Appellant* v. *Garrett (Defendant), Respondent.*—(1918) 2 Western Weekly Reports, 405.

On appeal to the Supreme Court of Canada, judgment was given as follows:

Injunction—Refused of, when Mischief apprehended not likely to arise—Where Party to be affected not before the Court—Jurisdiction to grant Injunction against applying for or issuing License under British Columbia Fire Insurance Act.

Court of Appeal—Attitude re Injunction in view of Legislation between Trial Judgment and Hearing in Appeal.

Supreme Court of Canada—Statutory Duty to Pronounce judgment which Court appealed from should have rendered.

Insurance—Constitutional Law—Application for License under British Columbia Fire Insurance Act—Effect of Dominion Insurance Act, 1917.

Parties—Agency—Injunction asked against agent Applying for License on behalf of Foreign Insurance Company—Company a necessary or proper Party—Liability of Agent.

The defendant M., the agent of an insurance company created in the state of Utah, and having power to carry on business in British Columbia, applied to the defendant G., the superintendent of insurance for British Columbia, for the issuance of a license to said company under the *British Columbia Fire Insurance Act*, R.S.B.C., 1911, ch. 113. Said company was not licensed under the Dominion *Insurance Act*.

The plaintiff, an insurance company created in Great Britain, and licensed by the Dominion and provincial authorities, alleging that the Utah company intended to carry on business in British Columbia under its name, which was similar to that of the plaintiff company, brought action against M. and G. to restrain M. from making any application for the licensing of the Utah company and to restrain G. from issuing any license. The Utah company was not made a defendant to the action.

By *The Insurance Act, 1910* (Dom.), sec. 4, it was forbidden to carry on the business of insurance in Canada without a license from the Minister of Finance. This section was declared *ultra vires* of the Parliament of Canada in *Reference re Insurance Companies* (1916) 1 A.C. 588, 10 W.W.R. 405, which decision, however, declared it to be within the power of the Parliament of Canada, by properly framed legislation, to impose such a restriction on a company incorporated by a foreign state, even where the company desires to carry on its business only within the limits of a single province.

The plaintiff's action was dismissed by Clement, J., and the plaintiff appealed. The appeal was heard by the British Columbia Court of Appeal in November, 1917, and the order in appeal was dated April 2, 1918, reversing the decision of Clement, J., and granting the plaintiff an injunction (see judgment of Court of Appeal [1918] 2 W.W.R. 405).

In September, 1917, after the date of the trial judgment, but before the hearing in appeal, *The Insurance Act, 1917* (7-8 Geo. V., ch. 29, Dom.) came into force, providing, amongst other things, for the granting by the Finance Minister of Canada of a license to a "company" (as defined in the Act) on such company having complied with certain requirements and providing (sec. 6) that "before issuing a license to a company the Minister must be satisfied that the corporate name of the company is not that of any other known company incorporated or unincorporated, or any name liable to be confounded therewith or otherwise on public grounds objectionable"; and (sec. 11) prohibiting the carrying on in Canada of any business of insurance by a foreign insurance company unless under such a license.

On appeal by defendant M. to the Supreme Court of Canada, it was *held* that the British Columbia Court of Appeal should have taken judicial notice of *The Insurance Act, 1917* (Dom.) and, since, in view of that legislation, a British Columbia license, if granted to the Utah company, would be impotent to enable it to transact any business to the prejudice of the plaintiff, therefore when the action came before the Court of Appeal a case for the granting of the injunction asked did not exist and it should have been refused. Appeal to the Supreme Court of Canada allowed without costs (Idington and Cassels, JJ., would allow the appeal with costs).

The statutory duty of the Supreme Court of Canada is to pronounce the judgment which the Court appealed from should have rendered (per Anglin, J., citing *Boulevard Heights* v. *Veilleux*, 52 S.C.R. 185, 9 W.W.R. 742).

An injunction *quia timet* should not be allowed unless the plaintiff show a strong case of probability that the apprehended mischief will, in fact, arise (per Anglin, J., citing *Att'y-Gen.* v. *Manchester Corporation* [1893] 2 Ch. 87, at 92).

The British Columbia registrar might be well advised to refrain from granting the provincial license until the applicant company has obtained its federal license; but there appears to be no ground for holding that application for the provincial license may not precede that for the Dominion license (per Sir Louis Davies C.J., Brodeur, J., concurring, and Anglin, J.).

If it, in fact, was ever supposed by the plaintiff to have been part of the purpose of the Utah company pending the litigation, to deny the power of the Dominion Parliament and insist upon a right to operate in British Columbia by virtue only of a license under the *British Columbia Fire Insurance Act*, it should have so alleged and proven such an allegation (per Idington, J.).

Remarks as to the merits of the situation as between the two companies, and as to the exercise of the power of injunction (per Idington, J.).

Upon the coming into force of *The Insurance Act, 1917* (Dom.) the requirement on the part of the Utah company to obtain a license from the registrar in British Columbia ceased to exist. The forum to determine the question whether a license should be granted or not was the Minister of Finance for the Dominion, and the Courts would have no jurisdiction for interfering with the express statutory power which is given to him to grant or refuse. Had the Minister of Finance issued the license, no legislation in British Columbia preventing the licensee from carrying on business would have been valid (per Cassels, J., citing *John Deere Plow Co.* v. *Wharton; Same* v. *Duck* [1915] A.C. 330, 7 W.W.R. 635, 706).

Upon the Dominion license being granted the right to a provincial license on payment of the prescribed fee is indisputable (per Anglin, J., referring to R.S.B.C., 1911, ch. 113, sec. 7).

An incorporated company with a status to carry on business cannot be restrained from applying for a license; nor can the registrar be restrained from entertaining such an application. The matter should be left with the registrar to deal with (per Cassels, J.).

The Utah company should have been made a party defendant to the action (per Idington and Cassels, JJ.). The Utah company was a proper party and possibly a necessary party (per Sir Louis Davies, C.J., Brodeur, J., concurring, and Anglin, J.).

Where the injunction sought will injuriously affect the rights of a person or body not before the Court it will not ordinarily and without special circumstances be granted (per Anglin, J., citing *Hartlepool Gas and Water Co.* v. *West Hartlepool Harbour Co.*, 12 L.T. 366).

The statement of claim did not contain an allegation that the defendant G. intended to issue such a license as had been applied for. G. filed no defence to the action and did not appear on either of the appeals.

Held, (per Anglin and Cassels, JJ.) that the judgment of the Appellate Court should be set aside *in toto* both as regards M. and G.

Dec. 9, 1918.—Supreme Court of Canada.—*Guardian Assurance Company, Limited (Plaintiff), Respondent* v. *Matthew (Defendant), Appellant.*—(1919) 1 Western Weekly Reports, 67.

9. General.

(hh) Practice—Discovery—Examination of "Other Officer or Servant" of Corporation—Local Agent of Insurance Company as—Order 31—A, Rule 370-C, Sub-Rule 2.

A local agent of an insurance company may be examined for discovery as an "other officer or servant" under sub-rule 2 of rule 370-C of Order 31-A.

October 29, 1918.—Supreme Court, British Columbia.—*Yamashita* v. *Hudson Bay Insurance Company.*—(1918) 3 Western Weekly Reports, 671.

LEGISLATION.

1. Dominion Legislation.

There was no general legislation affecting insurance passed at the session of Parliament held in 1918.

Private Acts were passed as follows:—

(1). An Act respecting The Canadian Indemnity Company. (*Assented to May 24, 1918.*)

This Act extends until March 22, 1920 the time within which a license may be obtained under the Insurance Act. The company was incorporated by chapter 52 of the Statutes of 1916, with power to take over the business of the provincial company of the same name.

(2). An Act respecting The Fire Insurance Company of Canada. (*Assented to May 24, 1918.*)

This Act extends the time for obtaining a license until May 18, 1920. The company was incorporated by chapter 53 of the Statutes of 1916.

(3). An Act to incorporate Merchants Casualty Company. (*Assented to May 24, 1918.*)

This Act incorporates the company with power to transact accident, sickness, automobile, burglary, explosion, guarantee, plate glass, sprinkler leakage, steam boiler, and fire insurance. The company is given the power to take over the business of the provincial company of the same name. The head office will be in the city of Winnipeg.

(4). An Act respecting the Protective Association of Canada. (*Assented to May 24, 1918.*)

This Act provides that the Association may increase the amount of its sickness and accidental death benefits when its capital stock has been increased.

(5). An Act to incorporate the United Canadian Insurance Company. (*Assented to May 24, 1918.*)

This Act incorporates the company with power to transact hail, fire, cyclone, plate glass, automobile, burglary, accident, guarantee, sprinkler leakage, and credit insurance. The head office of the company is to be in the city of Vancouver.

2.—Alberta Legislation.

(1). Section 33 of *An Act to amend the Statute Law*, chapter 4, 1918. (*Assented to April 13, 1918.*)

The Municipal Co-operative Hail Insurance Act, being chapter 18 of the Statutes of Alberta, 1915, as amended, is hereby further amended as follows:

1. By striking out subsection 8 of section 6 and substituting therefor the following:—

"(8) The Board may by resolution authorize its chairman and secretary-treasurer from time to time to borrow from any person, bank or corporation such sum as the board may deem necessary to carry on the business of the district,

and for the payment of unpaid awards, and the sum so borrowed shall be a debt owing by the district, and shall be recoverable as such, and shall be repaid out of, and be a first charge upon the taxes levied by any municipality in the district for hail insurance purposes, and any moneys borrowed by the council of any municipality under section 16 hereof, not paid by the municipality to the board; provided that the board may by such resolution authorize that the sum so borrowed may be further secured by such promissory note or notes, assignment, covenant, or agreement of the chairman and secretary-treasurer given under the seal of the Board as may be fixed by such resolution."

2. Section 7, subsection 1: By adding after the words " secretary-treasurer" in the first and second lines thereof the words " or secretary and treasurer "

3. Section 13, subsection 12: By striking out all the words after the word " showing " in the fifth line thereof and substituting therefor the following: " all lands assessed to him and the number of acres of different kinds of crop growing thereon, and the number of acres not in crop of any kind during the then current year."

4. Section 10, subsection 4: By striking out the word " exceeds " where it occurs therein and by substituting therefor the words " is at least."

5. Section 16, subsection 2: By inserting the words " or in payment of any sum or sums borrowed by " after the word " to " where the same appears in the last line of said subsection.

(2) Section 45 of *An Act to amend the Statute Law*, chapter 4, 1918. (*Assented to April 13, 1918.*)

The Mutual Fire Insurance Ordinance being chapter 21 of the Ordinances of the North-West Territories, 1903 (Second Session), is amended as follows:—

1. Section 66: By adding thereto the following subsection:

"(2) The minimum rate to be charged or taken by any company for insuring first-class, isolated, nonhazardous property on the cash plan shall not be less than forty cents per one hundred dollars per annum; and the minimum rate of insurance upon other property shall be increased relatively with the increased risk according to the nature of such property."

(3) Section 52 of *An Act to amend the Statute Law*, chapter 4, 1918. (*Assented to April 13, 1918.*)

The Life Insurance Beneficiaries Act, being chapter 25 of the Statutes of Alberta, 1916, is amended as follows:

1. Section 12: By adding the following subsection:—

"(5) Upon it being made to appear to a judge of the Supreme Court on application of the assured that the wife of such assured is a preferred beneficiary under any contract of insurance on the life of the assured and that such wife is living apart from him under circumstances disentitling her to alimony, and that the assured has no mother, child, or grandchild, to whom the share of such wife in the benefits of the insurance may be transferred under the provisions of this Act, the judge may, on such terms and conditions as he may deem fit, declare such wife to be disentitled to the benefits of this Act."

(4) An Act to provide for the Guarantee of Loans raised by the Municipal Hail Insurance Board of Alberta. (*Assented to April 13, 1918.*)

Whereas under the provisions of the Municipal Hail Insurance Act, municipal districts within an area described therein may be brought under the operation of the said Act, and whereas for the purpose of carrying on insurance as

provided thereunder it will be necessary for the Hail Insurance Board of Alberta to borrow moneys from time to time, and whereas it seems expedient that the province should guarantee the repayment of the money borrowed by the said board, together with the interest thereon;

Now, therefore, His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. This Act may be cited as " The Municipal Hail Insurance Guarantee Act."

2. The Lieutenant Governor in Council may from time to time, and at such time or times, and subject to such terms and conditions as he may deem expedient, authorize the guarantee of the repayment of all moneys raised by the issue and sale of a promissory note or promissory notes of the Hail Insurance Board of Alberta, under the provisions of the Municipal Hail Insurance Act, together with interest thereon.

3. The guarantee of any such note or notes by the Treasurer in the form of schedule A of this Act or to the like effect shall render the Province of Alberta liable as endorser thereof, and shall be conclusive evidence of the liability of the province for the payment of the principal and interest secured thereby.

4. The Lieutenant Governor in Council is hereby authorized to make arrangements for supplying the money required to fulfil the said guarantee and to advance the sums necessary for such purpose out of the General Revenue Fund of the province.

SCHEDULE A.

Form of Guarantee.

Pursuant to the Statute in that behalf I do hereby on behalf of the Province of Alberta guarantee, in case of default by the makers, payment of principal and interest of the within promissory note.

Dated this.....day of.....A.D. 19....

.....

Provincial Treasurer.

(5) *The Municipal Hail Insurance Act.* (*Assented to April 13, 1918.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. This Act may be cited as "*The Municipal Hail Insurance Act.*"

2. In this Act, unless the context otherwise requires, the words—

(*a*) "Minister," " Municipal District," " Council," " Councillor," "Reeve," " Elector," " Owner," " Occupant," " Person," " Secretary-Treasurer" and " Land " shall have the same meaning and interpretation as is assigned to them respectively in *The Municipal Districts Act* and any amendments thereto;

(*b*) " Crop " shall mean and include wheat, oats, barley, flax, rye, or speltz;

(*c*) " Hail Insurance Board of Alberta," Hail " Insurance Board," and " Board " shall mean the Hail Insurance Board of Alberta appointed under this Act.

(*d*) "The Hail Insurance District" shall mean the hail insurance district established under the provisions of this Act;

(*e*) "Representative" shall mean any person appointed by the council of any Municipal District in the Hail Insurance District to represent that Municipal District at the annual and other meetings of the representatives of the Hail Insurance District;

(*f*) "Chairman" shall mean the Chairman of the Hail Insurance Board of Alberta appointed under this Act;

(*g*) "Member" shall mean a member of the Hail Insurance Board of Alberta appointed under this Act;

(*h*) "Adjuster" shall mean any adjuster appointed under this Act;

(*i*) "*The Municipal Districts Act*" shall mean chapter 3 of the Statutes of Alberta, 1911-12, and all amendments thereto;

(*j*) Whenever the word "herein" is used in any section of this Act, it shall be understood to relate to the whole Act and not to that section only.

3. Where for proceedings under this Act certain forms are prescribed, no deviation therefrom, unless affecting the substance or calculated to mislead, shall vitiate the proceedings thereunder and forms to the like effect as those prescribed shall suffice and be effectual.

4. Where in this Act a certain date is fixed on or by which certain things are to be done or proceedings had or taken, and if it appears that such date was fixed having regard to an earlier date fixed or by which certain things are to be done or proceedings had or taken, then, notwithstanding anything herein contained if default be made in respect of the earlier date a like delay shall be allowed in respect of the later date. Where anything is by this Act required to be done on a day which falls on any holiday, such thing may be done on the next business day following which is not a public holiday.

APPLICATION OF ACT.

5. This Act shall apply to that portion of the Province of Alberta lying to the south of that line of demarcation described as follows:

Commencing at the point where the North Saskatchewan River crosses the fourth meridian; thence westerly along the said North Saskatchewan River to that point where it meets the range line between ranges twenty (20) and twenty-one (21), west of the fourth meridian; thence westerly along the north boundary of township fifty-six (56) to the range line between ranges twenty-one (21) and twenty-two (22) west of the fourth meridian; thence northerly to the north boundary of township fifty-nine (59); thence westerly along the north boundary of the said township fifty-nine (59) to the range line between ranges six (6) and seven (7) west of the fifth meridian; thence south along the said range line to the North Saskatchewan River; and thence along the said river to the western boundary of the province.

ORGANIZATION OF HAIL INSURANCE DISTRICT.

6. The council of every municipal district lying within the area to which this Act applies shall submit to the electors of such districts at the first election for councillors to be held after the passing of this Act a by-law, in the form prescribed by the Minister and in accordance with the procedure prescribed by *The Municipal Districts Act* for the voting on debenture by-laws, as to whether the municipal district shall be brought under the operation of this Act.

(2) The council of any municipal district which has voted against coming under the operation of this Act at the time of the election referred to in this

section and the council of any municipal district which may be formed after that date and lying within the described area may at any time submit to the electors of such municipal district a by-law as hereinbefore provided for the purpose of bringing such municipal district under the operation of this Act.

(3) The council of any municipal district within the described area, but not within the hail insurance district, on the receipt, on or before the fifteenth day of November in any year, of a petition to that effect signed by not less than fifteen per cent of the electors of such municipal district, as shown by the last voters' list, shall at the next meeting of the council but not later than the fourth Monday in the month of December following arrange for the submission to the electors at the next ensuing election of councillors, a by-law as hereinbefore provided to bring the municipal district under the operation of this Act.

(4) Any owner or occupant of land lying within a municipal district within the area to which this Act applies, but not lying within one of the municipal districts constituting the hail insurance district, may, on application to the secretary-treasurer of the municipal district within which his land lies, and subject to such terms and conditions as may be prescribed by the board consistent with the provisions of this Act, become entitled to the privileges and become subject to the provisions of this Act to the same effect as if his lands lay within a municipal district which had elected to be subject to the provisions of this Act.

7. Immediately following the voting on the by-law as provided for in section 6 of this Act, the secretary-treasurer of each municipal district so voting shall forthwith forward to the Minister a statement showing the result of the voting, and in the event of forty-five or more municipal districts electing to come under the operation of this Act, the Minister may, by order, notice of which shall be forwarded to each of the said municipal districts and published in the Alberta Gazette, establish the municipal districts so electing "The Hail Insurance District."

DISORGANIZATION OF DISTRICT.

8. At any time after the expiration of five years from the establishment of the hail insurance district any of the municipal districts constituting same may by by-law approved by a majority of the electors in the manner hereinbefore prescribed withdraw from such hail insurance district upon such terms as the Minister may deem just and upon such withdrawal the Minister shall have power to settle and adjust the assets and liabilities of the board among the municipal districts composing the hail insurance district and, if less than forty-five municipal districts remain in such hail insurance district, to wind up the affairs of the board, and his decision shall be final in regard to all matters connected therewith.

ORGANIZATION OF BOARD.

9. The hail insurance district shall be under the direction of a board of nine members to be known as "The Hail Insurance Board of Alberta."

(2) The members of this board shall be elected by representatives of the municipal districts constituting the hail insurance district, one representative to be appointed by the council of each municipal district.

10. The first meeting of the representatives of the municipal districts in the hail insurance district shall be called by the Minister, such meeting to be held at Calgary on the third Wednesday of March.

(2) In each year thereafter a meeting of the representatives of the said municipal districts shall be held on the third Wednesday in March for the purpose of receiving the report of the Board as to its operations during the preceding year, the election of new members of the board and for any other business arising out of this Act.

(3) The board may at any time, should it consider the same necessary or expedient, convene a special meeting of representatives to be appointed as provided in section 9 hereof.

(4) The board shall, on the receipt of a petition signed by the reeves of at least twenty-five per cent of the municipal districts constituting the hail insurance district, convene a meeting of representatives to be appointed as aforesaid.

11. All meetings of representatives after the first meeting shall be convened by the secretary of the board mailing a notice thereof to the secretary-treasurer of each municipal district constituting the hail insurance district, in the case of annual meetings thirty days, and in the case of special meetings fifteen days, prior to the date fixed for such meetings.

(2) At any meeting of representatives to be convened under the provisions of this Act the presence of thirty-six representatives shall be necessary to constitute a quorum.

12. Representatives shall be remunerated out of the funds of the board at the rate of $4.00 for each day or part of a day necessarily occupied by them attending such meetings as may be convened under this Act together with the actual cost of transportation incurred and paid by them.

13. At the first meeting of representatives to be held after this Act comes into force, the meeting shall elect the board of nine members as by this Act provided.

(2) In the event of there being no poll the first three members nominated shall hold office for three years; the next three members nominated shall hold office for two years, and the next three members nominated shall hold office for one year.

(3) In the event of more than nine members being nominated and a poll being necessary, the three members receiving the highest number of votes shall be declared elected for the term of three years following; the three members receiving the next highest number of votes shall be declared elected for the term of two years following; and the three members receiving the next highest number of votes shall be declared elected for the term of one year following.

(4) At all annual meetings of representatives held subsequent to the first meeting three members shall be elected who shall hold office for three years.

(5) Retiring members shall be eligible for re-election.

(6) Notwithstanding the duration of office of members herein fixed, at any meeting of representatives properly convened they may on a vote of at least two-thirds of those present at such meeting recall the appointment of any member or members of the board and elect a substitute or substitutes to fill the vacancy or vacancies so created.

POWERS AND DUTIES OF BOARD.

14. The board shall be a corporate body with office in the City of Calgary and shall have the following powers:

(*a*) To carry on the business of hail insurance under the provisions of this Act;

(*b*) To borrow money for the purpose of carrying out the objects of its incorporation, to hypothecate, pledge and mortgage its property, rights, assets and prospective revenues, and to sign bills, notes, contracts, and other evidences of or securities for money borrowed or to be borrowed for the purposes aforesaid;

(*c*) To invest any reserve funds or surplus, as the same may from time to time be accumulated, in such manner as may be approved by the Lieutenant Governor in Council.

15. The board may meet together for the despatch of business, adjourn, and otherwise regulate their meetings as they think fit and determine the

quorum necessary for the transaction of business. Questions arising at any meeting shall be decided by a majority of votes. In case of an equality of votes the chairman shall have a second or casting vote. Any three members may at any time summon a meeting of the board.

16. At the first meeting of the board to be held after the annual meeting of delegates they shall appoint one of their own members as chairman, and shall assign his duties and fix his salary.

(2) If at any meeting of the board the chairman is not present at the time appointed for holding the same, the members present shall choose some one of their number to be chairman of such meeting.

17. In the event of the office of chairman becoming vacant through death, resignation or otherwise the board shall take immediate steps to fill the vacancy.

18. All acts done at any meeting of the board or by any person acting as a member of the board shall notwithstanding that it be afterwards discovered that there was some defect in the appointment of any such member or person acting as aforesaid or that they or any of them were disqualified, be as valid as if every such person had been duly appointed and was qualified to be a member.

19. The board shall appoint a manager who shall be responsible for the management of the business of the board and who shall engage, appoint, and dismiss all employees (except the secretary-treasurer and chief adjuster), and assign to them their respective duties.

(2) The board shall also appoint a secretary-treasurer and chief adjuster who shall be under the supervision and control of the manager.

20. No member of the board other than the chairman shall be entitled to occupy any salaried position in connection with the operations of the board under this Act.

(2) Members other than the chairman, shall be entitled to remuneration for their services at the rate of eight dollars for each day, or part of a day, occupied by them in attendance at meetings of the board, together with the actual cost of transportation and subsistence incurred and paid by them.

21. In the event of the resignation or death of any member of the board, the remaining members may appoint any person to fill the vacant office until the date of the next meeting of representatives, when any vacancies which may have occurred during the year shall be filled:

Provided always that any member of the board elected in substitution for any member who has resigned or died or who has been removed from office under the provisions of section 13 of this Act, shall hold office only for the unexpired term of the member whose place he has taken.

22. The board may from time to time make such by-laws or regulations, not contrary to law or inconsistent with the provisions of this Act, for the administration or control of its property and business and for the conduct in all particulars of its affairs as may be considered necessary or expedient for the carrying out of the provisions of this Act according to their true intent and meaning.

AUDIT.

23. The board shall close its books as at the thirty-first day of January in each year and shall on or before the fifteenth day of May in each year appoint an auditor or auditors who shall on or before the fifteenth day of February following make a full and complete audit of the books, records and accounts of the board for the year ending as at the thirty-first day of January, and who shall for the purposes of such audit have access to all the books, records, accounts, vouchers and receipts of the board and shall by the said fifteenth day of February prepare and deliver to the board a full and complete report of the audit. Such auditor or auditors shall not be otherwise employed by the board.

(2) The board shall immediately in receipt of such auditor's report prepare and publish a complete report of its operations during the preceding year and a copy of such report shall be mailed to the Minister and to the reeve and secretary-treasurer of each municipal district at least ten days prior to the date of the annual meeting

(3) If the board neglects or refuses to make such an audit, the Minister may appoint an auditor or auditors who shall have the same rights and duties as if he or they had been appointed by the board as aforesaid.

CROP REPORTS.

24. All owners of or persons occupying land within the hail insurance district and liable to assessment under this Act, shall, on or before the fifteenth day of June in each year, forward to the secretary-treasurer of the municipal district within which such land is situated, a return in the form prescribed by the board showing—

(*a*) The name and address of the person making the return;

(*b*) The acreage of the land owned or occupied by him within the area of the municipal district;

(*c*) The nature of the crops sown thereon and the acreage and location of each crop sown;

(*d*) His intention, if desired, to reduce the rate of indemnity to six dollars per acre.

25. The secretary-treasurer of each municipal district constituting the hail insurance district shall obtain returns as to all crops grown within the municipal district and for that purpose shall furnish all persons requiring the same with the necessary forms to be supplied by the board and shall, on or before the first day of July in each year, prepare and forward to the secretary of the board a statement, in such form as may be prescribed by the board, showing in detail the names of each owner of or person occupying land within such municipal district whether the owner or occupier shall have made the return required by the immediately preceding section or not, and embodying in schedule form such particulars as may be required by the board.

WITHDRAWALS.

26. Any owner, occupier, or person liable to assessment under this Act may, prior to the sixteenth day of June in any year after the coming into force thereof, by written notice to the secretary-treasurer of the municipal district within which the land in question lies, withdraw from the operation of this Act any land in respect of which he is liable to assessment; provided, however, that in the case of a non-resident owner of land liable to assessment desiring to withdraw from the provisions of this Act, he shall first secure the written consent of the occupier, if any, of said land. Any land withdrawn from the operation of this Act as herein provided shall remain so withdrawn until such time as application in writing shall have been made by the owner or occupant thereof to the secretary-treasurer of the municipal district within which the same is situate for the re-inclusion of such land within the operation of this Act.

(2) When any crop insured under this Act shall be destroyed from any cause other than hail, the owner or occupant of the land on which such crop was growing, by sending notice by registered letter addressed to the hail insurance board at their office in Calgary, not later than the twentieth day of July in any year giving the location of the crop and furnishing proof satisfactory to the board of such destruction, may withdraw such crop from the operation of this Act for the current year and he shall be entitled to a proportionate rebate in respect of the hail insurance tax payable for crop so withdrawn: provided, however, that no rebate shall be granted for any portion of such crop that may be harvested.

CLAIMS.

27. Any person owning a crop or a portion of the crop, or any person having an interest therein, upon lands subject to assessment under this Act, which is damaged by hail between the sixteenth day of June and the fifteenth day of September, both inclusive, or in the case of fall wheat and rye, between the first day of June and the fifteenth day of September, both inclusive, shall, within three days from the date on which such damage shall have been sustained, give notice of such damage to the hail insurance board at Calgary by registered letter, such notice to be in the form prescribed by the board and shall show in detail—

(*a*) The name and address of the claimant;
(*b*) The nature of the crop and the legal description of the land upon which it was grown;
(*c*) The number of acres damaged;
(*d*) The percentage of damage done;
(*e*) The nature and amount of the claimant's interest in the crop;
(*f*) If there be any other person or persons jointly interested with him in the said crop, the nature and amount of their interest therein;
(*g*) In case such claimant does not reside within two miles of the location of the crop in respect of which claim is being made, the name of some party resident within two miles of such crop who will act as the agent of such claimant and the section, township and range where such agent resides and such agent shall be recognized by the adjuster making the inspection as representing the claimant for the purposes of the inspection.

ADJUSTMENT AND AWARD.

28. Upon the receipt of any such claims as aforesaid the board shall, through its proper officer, immediately instruct an adjuster to inspect the crop, who shall make every possible effort to see the claimant, or in the absence of the claimant, his agent named as aforesaid and upon the completion of the inspection shall appraise and report upon the claim and shall recommend to the board the indemnity which he thinks should be payable.

(2) The adjuster shall endeavour to secure the written concurrence of the claimant or his agent to the report and recommendation as to compensation made by him and the report and concurrence (if any) shall be forwarded to the board. If the adjuster has been unable to secure such concurrence the reason of his failure to do so shall be stated in the report.

(3) A copy of such report shall be forwarded to the claimant or his agent named as aforesaid and if the claimant or his agent is dissatisfied with such report he may within five days of the receipt of such report by him, mail by registered letter addressed to the hail insurance board at its office in Calgary notice of appeal therefrom stating reasons therefor.

(4) The board shall consider the allegations of all persons so appealing as soon as conveniently may be and may call for further evidence which shall be taken by way of statutory declaration or otherwise as the board may direct and shall vary or confirm the report of the adjuster as it may deem proper.

(5) The decision of the board as to the amount of the loss so sustained by any claimant and the indemnity payable therefor shall be final and conclusive, and shall not be questioned by any court on any grounds whatsoever.

29. The maximum indemnity to be paid for total loss shall be eight dollars per acre: provided that any person desiring so to do shall on or before the fifteenth day of June in each year as provided for in section 24 of this Act, reduce the rate of indemnity payable to six dollars per acre and the premium to be paid therefor as hereinafter provided shall be reduced proportionately.

30. In the event of any claim being made for indemnity for damage under the terms of this Act in respect of any land worked by the occupant on "share

of crop " basis the amount of the indemnity shall be paid over to the owner and occupant on the same basis as the agreement for the division of the crop unless the terms of the lease or agreement of sale otherwise provide, and in the event of any arrangement between the owner and the occupant, as to the allocation of any indemnity payable under this Act such arrangement shall form the basis of the division of the indemnity to be followed by the board.

PAYMENT OF INDEMNITY.

31. The board shall, within thirty days of the date of its decision as to the amount of indemnity to be paid as hereinbefore provided, make payment of such sum to the person or persons entitled thereto, but shall deduct thereform—

(*a*) The amount of arrears of hail insurance tax owing by such person or persons to the municipal district within which the said damaged crop was situate and which sum shall be paid to the secretary-treasurer of such municipal district to be credited by him upon the arrears so owing by such person or persons, and

(*b*) A sum representing ten per cent of the total insurance under this Act carried by such person or persons within the municipal district within which the damaged crop, in respect of which such indemnity is payable, was situate, and until such time as the rate of tax payable under this Act for the then current year shall have been determined, when the board shall remit to the secretary-treasurer of such municipal district out of the moneys so deducted the amount of tax so payable by such person or persons for the then current year together with the arrears deducted as aforesaid and shall remit to such person or persons direct the balance, if any, remaining in their hands.

32. The board shall, subject to the provisions of the immediately preceding section, pay all indemnities awarded under the Act out of the reserve fund, if any, or by means of moneys borrowed by them by virtue of the powers herein contained.

THE RATE.

33. The board shall immediately subsequent to the fifteenth day of September in each year, proceed to fix the rate to be levied upon each acre of crop insured by virtue of this Act and the total assessment shall be sufficient—

(*a*) To pay all expenses of administration, together with interest and other charges upon money borrowed;

(*b*) To pay all indemnities awarded by the board during the year;

(*c*) To create and maintain a reserve fund equal to eight per cent of the total risk during the then current year; no contribution to the reserve fund, in any year, shall exceed twenty per cent or be less than ten per cent of the total indemnities paid for the then current year unless the necessary reserve can be maintained by less.

34. Immediately after the rate has been fixed as provided for in section 33 of this Act, the board shall apportion the total amount to be levied among the various municipal districts in accordance with the respective acreages under crop and shall, on or before the first day of October in every year, notify the secretary-treasurer of each municipal district, subject to the provisions of the Act, as to the rate of the tax and the total amount payable by such district.

35. Every municipal district constituting the hail insurance district shall, on or before the thirty-first day of December, in the year in respect of which the tax is levied, pay to the board the sum payable by such municipal district, and such sum shall be a debt due by such municipal district, to the board and shall bear interest at the rate of eight per cent per annum from the time the same became due until paid and may be recovered by action in any court of competent jurisdiction in the Province of Alberta.

36. Upon receipt of notice from the board as to the rate to be levied, the secretary-treasurer of each municipal district shall assess the owners of the land upon which the insured crop is grown with the tax levied by virtue of this Act and the said taxes shall be levied in the same manner, and subject to the same penalties for non-payment as municipal taxes.

37. The board may by resolution authorize its chairman and secretary-treasurer from time to time to borrow from any person, bank, or corporation such sum as the board may deem necessary to carry on the business of the district, and for the payment of unpaid awards, and the sum so borrowed shall be a debt owing by the district, and shall be recoverable as such, and shall be repaid out of, and be a first charge upon the taxes levied by any municipal district in the district for hail insurance purposes, and any moneys borrowed by the council of any municipal district under this section, not paid by the municipality to the board; provided that the board may by such resolution authorize that the sum so borrowed may be further secured by such promissory note or notes, assignment, covenent, or agreement of the chairman and secretary-treasurer given under the seal of the board as may be fixed by such resolution.

(2) The council of any municipal district may by resolution authorize the reeve and treasurer to borrow from any person, bank or corporation such sums of money as may be required to enable it to pay in full the hail insurance board the amount of the rates herein provided for during the then current year, and the making of such loan by any municipal district for such purpose shall not limit or impair its borrowing powers under any Act or law fixing or limiting the same. Such loan may be secured by promissory note or notes of the reeve and treasurer given under the seal of the municipal district and on behalf of the council, and the amount so borrowed shall be repaid out of and be a first charge upon the taxes which are collected for hail insurance purposes for the year in which such amount was borrowed.

(3) In every year all taxes collected by any municipal district for hail insurance purposes and all moneys borrowed under this section shall be kept by the council of such municipal district in a separate account and deposited in a chartered bank in a trust fund to be styled " Hail Tax Trust Fund," and shall only be paid thereout to or in payment of any sum or sums borrowed by the hail insurance board.

38. Any person who fails to perform any duty or send in any notice or return required of him by this Act or who makes a return or statement under this Act which is wilfully false or misleading in any particular or who performs any act forbidden herein shall be deemed guilty of an offence and upon summary conviction shall be liable to a penalty of not less than ten dollars nor more than fifty dollars.

39. If anything required to be done by or under this Act at or within a fixed time cannot be or is not so done, the Minister may by order from time to time appoint a further or other time for doing the same, whether the time within which the same ought to have been done has or has not expired.

(2) Anything done within the time prescribed by such order shall be as valid as if it had been done within the time fixed by or under this Act.

40. The Lieutenant Governor in Council shall have power to make regulations not inconsistent with this Act which may be required for the better carrying out of the purposes of the Act.

41. *The Municipal Co-operative Hail Insurance Act*, being chapter 18 of the Statutes of Alberta, 1915, and amendments thereto, shall continue to be operative until repealed by order of the Lieutenant Governor in Council.

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(6). An Act to amend "The Alberta Insurance Act." (*Assented to April 13, 1918.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:—

1. *The Alberta Insurance Act*, being chapter 8 of the Statutes of Alberta, 1915, and amendments thereto, is hereby amended as follows:

1. Section 3, subsection 1 (*e*): By inserting the words " automobile guarantee " after the words " plate glass " in said subsection.

2. Section 9: By repealing that portion of subsection 2 from the first to the word " its " in the third line thereof, inclusive, and substituting therefor the following:

"(2) A certified copy of power of attorney (in form prescribed by the Lieutenant Governor in Council, or to the like effect), with a certified copy of the duly signed consent of the party so appointed attached thereto, from the insurance corporation to a resident in the province upon whom any process in any action, suit, or proceeding against the insurance corporation may be served. Said power of attorney shall be under the corporation's."

3. Sections 10, 11 and 12: By repealing same and substituting for said section 10 the following:

" 10. After such certified copies are filed as aforesaid any process in any action against the insurance corporation may be served upon its attorney appointed pursuant to section 9 of this Act, and such service shall be deemed service upon the insurance corporation, and such attorney shall keep a record of the date and hour of the service upon him; provided, however, that nothing herein contained shall render invalid service in any other mode in which the insurance corporation may be lawfully served."

4. By adding thereto the following sections:

" CONTRACTS OF HAIL INSURANCE.

" 103. The liability of a company in respect to a contract of hail insurance shall commence at noon, standard time, of the day on which the application shall have been accepted by the head or branch office or general agency of the company in the province, and shall expire at noon, standard time, on the 15th day of September of the same year or on such later date in the year as may be provided by the contract.

" 104. Should the crop insured be cut before the date of expiry of the contract the liability of the compnay under the contract shall cease at the time the grain is so cut.

" 105. If the application for such insurance be declined by the company it shall, within forty-eight hours of the receipt of the application at its head or branch office or general agency in the province so notify the assured by registered letter directed to the address given in such application, failing which the company shall be deemed to have accepted the application.

"(2) Every agent who takes an application for hail insurance on behalf of a company shall forward same to the company by registered mail not later than the day following the date on which it is taken.

"106. On the face of every policy of hail insurance there shall appear—

"1. The name of the insurer;

"2. The name of the insured.

"3. The name of the person or persons to whom the insurance money is payable;

"4. The premium or other consideration for the insurance;

"5. The subject matter of the insurance;

"6. The maximum amount or amounts which the insurer contracts to pay;

"7. The event on the happening of which payment is to be made;

"8. The term of the insurance;

"9. The name and address of the company's head or branch office or general agency in the province.

" 107. Every company registered under *The Alberta Insurance Act* to undertake hail insurance in Alberta shall cause to be printed, stamped or written in plain letters across the face of every policy, or otl er insuring document, covering hail loss issued by or on behalf of such company on crops in Alberta, or which on the face of such policy or other insuring document are stated to be in Alberta, the words ' Registered under *The Alberta Insurance Act*.'

" 108. Any stipulation or term of the contract, other than those mentioned herein, if held by a court or a judge before whom a question relating thereto is tried to be not just and reasonable, shall not be binding upon the assured.

"109. The conditions set forth in schedule D to this Act shall as against the insurer be deemed to be part of every contract of hail insurance in force in Alberta, and shall be printed on every policy with the heading ' Hail Insurance Conditions,' and no stipulations to the contrary or providing for any variation, addition or omission shall be binding on the assured unless set forth in the manner prescribed by sections 110 and 111 of this Act:

" Provided that the provision herein as to printing conditions on the policies shall not be imperative until after the first day of January, 1919.

" 110. If the insurer desires to vary the statutory conditions or to omit any of them, or to add any new conditions, there shall be added immediately after such conditions words to the following effect, which with any such variation, addition or reference to omissions, shall be printed in conspicuous type and in red ink:

" ' VARIATIONS IN CONDITIONS.

" ' This policy is issued on the above statutory conditions with the following variations, omissions, and additions, which are by virtue of *The Alberta Insurance Act* in force so far only as they shall be held to be just and reasonable to be exacted by the company.'

" 111. No such variation, omission or addition, unless the same is distinctly indicated and set forth in the manner above prescribed, shall be binding upon the assured.

" 112. Any such variations, omissions or additions, unless held to be just and reasonable, shall be null and void.

" 113. Sections 73, 74, 75 and 77 of this Act shall not apply to contracts of hail insurance.

" PROVISIONS APPLICABLE TO COMPANIES HEREAFTER INCORPORATED BY THE LEGISLATURE.

" 114. Every special Act of the Legislature passed after the first day of January, 1918, for the incorporation of an insurance company shall be in the form of schedule E to this Act, and shall be read as if it contained the provisions hereinafter in this section set forth and shall be construed having regard thereto.

"(2) The persons named as such in the special Act shall be the provisional directors of the company, a majority of whom shall be a quorum for the transaction of business. They shall remain in office until replaced by directors duly elected in their stead, and they may forthwith open stock books, procure subscriptions of stock for the undertaking, make calls on stock subscribed and secure payments thereon. They shall deposit in a chartered bank in Alberta all moneys received by them on account of stock subscribed or otherwise received on account of the company and may withdraw the same for the purposes of the company only and may do generally what is necessary to organize the company.

"(3) The directors may establish local advisory boards or agencies either within Alberta or elsewhere at such times and in such manner as they may deem expedient.

"(4) The capital stock of the company shall be divided into shares of one hundred dollars each.

"(5) The directors may, after the whole authorized capital stock of the company has been subscribed and fifty per cent paid thereon in cash, increase the capital stock from time to time to an amount not exceeding the sum named for that purpose in the special Act; but the stock shall not be increased until a resolution of the board of directors authorizing such increase has been first submitted to and confirmed by two-thirds in value of the shareholders present or represented by proxy at a special general meeting of the members of the company duly called for that purpose.

"(6) As soon as the amount for that purpose mentioned in the special Act has been subscribed and ten per cent of the said amount has been paid into some chartered bank in Alberta the provisional directors shall call a general meeting of the shareholders at some place to be named in the municipality where the head office of the company is situated; at which meeting the shareholders present or represented by proxy who have paid not less than ten per cent of the amount of shares subscribed for by them shall elect the shareholders' directors in the case of a life company, and the ordinary directors in the case of a company other than a life company, as set forth in the next following section.

"(7) The shares of the capital stock subscribed for shall be paid by such instalments and at such times and places as the directors appoint; the first instalment shall not exceed twenty-five per cent and no subsequent instalment shall exceed ten per cent, and not less than thirty days' notice of any call shall be given, and no call shall be made at a less interval than thirty days from the last preceding call.

"(8) The company shall not commence business until at least the amount of stock mentioned for that purpose in the special Act has been subscribed for, nor until at least the sum named for that purpose in the special Act has been paid in cash into the funds of the company to be appropriated only for the purpose of the company under the said special Act:

" Provided that stock upon which less than ten per cent has been paid in cash by the subscriber shall not be reckoned as part of the stock mentioned in the special Act as necessary to be subscribed, nor shall any sum paid by any shareholder upon the shares subscribed for by him which is less than ten per cent of the amount subscribed for by such shareholder be reckoned as part of the sum required to be paid thereon as in such special Act provided.

"(9) A general meeting of the company shall be called at its head office once in each year after the organization of the company and the commencement of business, and at such meeting a statement of the affairs of the company shall be submitted, and special general or extraordinary meetings may at any time be called by any three of the directors or by requisition of any twenty-five shareholders, specifying in the notice the object of the meeting.

"(10) The company may cause itself to be reinsured against any risk undertaken by it, and may reinsure any other company carrying on the same line of business as this company against any risk undertaken by such other company.

" DIRECTORS, THEIR ELECTION, DUTIES AND POWERS.

"115. (*a*) There shall be in the case of life insurance companies having a capital stock, whether called by the name of capital stock, guarantee fund or any other name, two classes of directors, namely: directors elected by the shareholders, herein called shareholders' directors, and directors elected by the policyholders', herein called policyholders' directors; but in the case of companies other than life companies having a capital stock there shall be only one class of directors, namely: directors elected by the shareholders, herein called ordinary directors.

"(*b*) No person shall be eligible to be or become a shareholders' director of a life company or an ordinary director of any other company unless he holds in his own name and for his own use shares of the capital stock of the company

to the amount of at least two thousand, five hundred dollars and has paid in cash all calls due thereon and all liabilities incurred by him to the company.

"(*c*) In the case of a company other than a life company there shall be elected at the first annual meeting and at each subsequent annual meeting a board of not less than nine nor more than fifteen directors, who shall hold office for one year, but shall be eligible for re-election.

"(*d*) In the case of a life company there shall be elected at the first and second annual meetings not less than five nor more than nine shareholders' directors, who shall hold office for one year but shall be eligible for re-election.

"(*e*) Every life company shall, by by-law passed not less than three months prior to the holding of its third annual meeting after the issue of a license to it under this Act, determine the number of directors to be elected at said annual meeting by the shareholders and participating policyholders respectively, as herein provided, and the number of policyholders' directors so determined shall be at least one-third of the total number to be so elected. The company may, by the said by-law, provide that all the directors, of both classes, shall be elected for one, two or three years. If the by-law provides for a two years, or three years term of office it may also provide either, (*a*) that the term of office shall be continuous for all directors of both classes, or, (*b*) that a certain proportion, not less than one-third of each class, shall retire annually. At the said annual meeting and each subsequent annual meeting there shall be elected a board as determined by by-law as aforesaid, but such board shall consist of not less than nine nor more than fifteen directors, all of whom shall be eligible for re-election. The shareholders' directors shall be elected by the shareholders and the policyholders' directors by the participating policyholders.

"(*f*) The majority of the directors of a company so elected shall at all times be persons resident in Alberta and subjects of His Majesty by birth or naturalization.

"(*g*) At all general meetings of a company each shareholder present in person or represented by proxy who has paid in cash all calls due upon his shares and all liability incurred by him to the company shall have one vote for each share held by him.

"(*h*) In the case of a life company every person whose life is insured under a participating policy or participating policies of the company for two thousand dollars or upwards upon which no premiums are due, whether such person is a shareholder of the company or not, herein called a participating policyholder, shall be a member of the company and be entitled to attend and vote at all general meetings of the company; but participating policyholders, as such, shall not be entitled to vote for the election of shareholders' directors:

"Provided, however, that in case of liquidation of the company, the policyholder as such member shall not be entitled to share in the distribution of the assets or be liable to be placed on the list of contributors. Every holder of a participating policy or policies of the comapny for four thousand dollars or upwards, exclusive of bonus additions, upon which no premiums are due, who is not a shareholder and who has paid premiums on such policy or policies for at least three full years, shall be eligible for election as a policyholders' director. The policyholders' directors shall meet with the shareholders' directors and shall have a vote on all business matters.

"(*i*) The election of directors shall be by ballot.

"(*j*) The directors shall elect from among themselves a president and one vice-president or more.

"(*k*" At all meetings of directors for the transaction of business a majority of the board shall be a quorum.

"(*l*) The company shall have a fixed time in each year for its annual meeting and due notice of same shall be given at least fifteen days before in two or more

daily newspapers published at or near the place where the head office of the company is situated and in the case of a life company such time shall be printed in prominent type on each renewal receipt issued by the company.

"(*m*) At the annual meeting no shareholder of the company other than a life company shall vote for more than the number of ordinary directors to be elected, and in the case of a life company no shareholder shall vote for more than the number of shareholders' directors to be elected, and no participating policyholder shall vote for more than the number of policyholders' directors to be elected.

"(*n*) Every proxy representing a shareholder must be himself a shareholder and entitled to vote, and an instrument of proxy shall not be valid unless executed within three months of the date of the meeting at which it is to be used, and unless filed with the secretary of the company at least ten days before such meeting, and shall be used only at such meeting or any adjournment thereof, and may be revoked at any time prior to such meeting.

"(*o*) Vacancies occurring in the board of directors may be filled for the remainder of the term by the directors from among the qualified shareholders or policyholders as the case may be.

"(*p*) If at any time an election of directors is not made, or does not take effect at the proper time, the company shall not be held to be thereby dissolved, but such election may take place at any general meeting of the company duly called for that purpose, and the retiring directors shall continue in office until their successors are elected.

"116. The directors may, in all things, administer the affairs of the company and may make or cause to be made for the company any description of contract which the company may, by law, enter into.

" BY-LAWS.

"117. The directors may make by-laws not contrary to law, or to a special Act, or to this Act, for—

"(*a*) The regulating of the allotment of stock, the making of calls thereon, the payment thereof, the issue and registration of certificates of stock, the forfeiture of stock for non-payment, the disposal of forfeited stock and the proceeds thereof, and the transfer of stock;

"(*b*) The declaration and payment of dividends.

"(*c*) The appointment, functions, duties and removal of all agents, officers and servants of the company, the security to be given by them to the company and their remuneration;

"(*d*) The time and place for the holding of the annual meeting of the company, the calling of meetings, regular and special of the directors and of the company, the requirements as to proxies, and the procedure in all things at such meetings;

"(*e*) The imposition and recovery of all penalties and forfeitures admitting of regulation by by-law;

"(*f*) The conduct in all other particulars of the affairs of the company.

"118. The directors may, from time to time, repeal, amend or re-enact any such by-law;

" Provided that every by-law, appeal, amendment, or re-enactment, unless in the meantime confirmed at a general meeting of the company duly called for that purpose, shall only have force until the next annual meeting of the company, and in default of confirmation thereat shall from the time of such default cease to have force and effect.

" CAPITAL STOCK AND CALLS THEREON.

"119. The stock of the company shall be personal estate and shall be transferable in such manner only, and subject to such conditions and restrictions as are prescribed by this Act, or by the special Act or the by-law of the company.

"120. If the special Act makes no other definite provision, the stock of the company shall be allotted at such time and in such manner as the directors, by by-law or otherwise, prescribe.

"121. The directors of the company may call in and demand from the shareholders thereof respectively all sums of money by them subscribed at such times and places and in such payments or instalments as the special Act or this Act requires or allows.

"(2) Interest shall accrue and fall due at the rate of five per cent per annum upon the amount of any unpaid call, from the day appointed for payment of such call.

"122. If, after such demand or notice as by the special Act or the by-laws of the company is prescribed, any call made upon any share or shares is not paid within such time as by such special Act or by-laws is limited in that behalf, the directors, in their discretion, by resolution to that effect, reciting the facts and duly recorded in their minutes, may summarily declare forfeited any shares whereon such payments is not made.

"(2) Such shares shall thereupon become the property of the company, and shall be disposed of as the directors by by-law or otherwise prescribe.

"123. No share shall be transferable until all previous calls thereon have been fully paid, or until it is declared forfeited for nonpayment of a call or calls thereon.

"124. No salary, compensation, or emolument shall be paid to any director of a provincial life company for his services as such director unless authorized by a vote of the members, in the case of a mutual company, and by a vote of the shareholders and other members, if any, in the case of a company having capital stock. No salary, compensation or emolument shall be paid to any officer or trustee of any such company unless authorized by a vote of the directors nor shall any salary, compensation or emolument amounting in any year to more than five thousand dollars be paid to any agent or employee unless the contract under which such amount becomes payable has been approved by the board of directors.

"BOOKS OF THE COMPANY.

"125. The company shall cause a book or books to be kept by the secretary or by some other officer specially charged with that duty, wherein shall be recorded—

"(*a*) The names, alphabetically arranged, of all persons who are or have been shareholders;

"(*b*) The address and calling of every person while such shareholder;

"(*c*) The number of shares of stock held by each shareholder;

"(*d*) The amounts paid in and remaining unpaid, respectively, on the stock of each shareholder;

"(*e*) All transfers of stock, in their order as presented to the company for entry, with the date and particulars of each transfer, and the date of the entry thereof; and

"(*f*) The names, addresses and callings of all persons who are or have been directors of the company, with the several dates at which each became or ceased to be such director, and distinguishing, in the case of a life company, between shareholders' directors and policyholders' directors.

"126. The directors may allow or refuse to allow the entry in any such book or books of any transfer of stock whereof the whole amount has not been paid.

"127. No transfer of stock, unless made by sale under execution or under the decree, order or judgment of a court of competent jurisdiction, shall be valid for any purpose whatsoever until entry thereof has been duly made in such book or books, except for the purpose of exhibiting the rights of the parties thereto towards each other.

"128. Such books shall during reasonable business hours of every day, except Sundays and holidays, be kept open for the inspection of shareholders and creditors of the company, and their personal representatives, and in the case of life companies, of the participating policyholders, at the head office or chief place of business of the company, and every shareholder, creditor or personal representative and participating policyholder may make extracts therefrom.

" OFFENCES AND PENALTIES.

" 129. Every director, officer or servant of the company who knowingly makes or assists in making any untrue entry in any book required by this Act to be kept by such company, or who refuses or wilfully neglects to make any proper entry therein, or to exhibit the same to the persons mentioned in section 128 hereof, or to allow the same to be inspected and extracts to be taken therefrom by such persons, is guilty of an indictable offence and liable to imprisonment for any term not exceeding two years.

" SHAREHOLDERS' LIABILITY.

"130. Every shareholder shall, until the whole amount of his stock has been paid up, be individually liable to the creditors of the company to an amount equal to that not paid up thereon; but shall not be liable to an action therefor by any creditor until an execution against the company at the suit of such creditor has been returned unsatisfied in whole or in part.

"(2) The amount remaining unpaid by the shareholder on his stock shall be the maximum amount recoverable with costs from such shareholder.

"131. The shareholders of the company shall not as such be held responsible for any act, default or liability whatsoever of the company, or for any engagement, claim, payment, loss, injury, transaction, matter or thing whatsoever, relating to or connected with the company, beyond the amount of their respective shares in the capital stock thereof.

"132. No person holding stock in the company as an executor, administrator, tutor, curator, guardian or trustee shall be personally subject to liability as a shareholder; but the estate and funds in the hands of such person shall be liable in like manner and to the same extent as the testator, or intestate if living, or the minor, ward or interdicted person or the person interested in such trust fund if competent to act and holding such stock in his own name, would be liable.

"(2) No person holding stock in the company as collateral security shall be personally subject to liability as a shareholder; but the person pledging such stock shall be considered as holding the same and shall be liable as a shareholder accordingly.

" MEETINGS AND VOTING.

"133. In the absence of other provisions in that behalf in the special Act or in the by-laws of the company or in this Act, notice of the time and place for holding general meetings of the company shall be given at least ten days previously thereto in some newspaper published at the place in which the head office or chief place of business of the company is situated, or if there is no newspaper there published, then in the newspaper published nearest thereto.

"134. No shareholder who is in arrear in respect of any call shall vote at any meeting of the company.

"(2) In the absence of other provisions, in manner aforesaid, every shareholder shall be entitled to as many votes at all general meetings of the company as he owns shares in the company, and may vote by proxy.

"135. Every executor, administrator, tutor, curator, guardian or trustee shall represent the stock in his possession in his fiduciary capacity at all meetings of the company, and may vote as a shareholder; and every person who pledges his stock may, notwithstanding such pledge, represent the said stock at all such meetings, and vote as a shareholder.

"136. Shareholders who hold one-fourth part in value of the subscribed stock of the company may at any time by written requisition signed by them call a special general meeting of the company for the transaction of any business specified in such requisition, and in the notice made and given for the purpose of calling such meeting.

"137. Every contract, agreement, engagement or bargain made, and every bill of exchange drawn, accepted or endorsed, and every promissory note and cheque made, drawn or endorsed on behalf of the company by any agent, officer or servant of the company, in general accordance with his powers as such under the by-laws of the company, shall be binding upon the company.

"(2) In no case shall it be necessary to have the seal of the company affixed to any such contract, agreement, engagement, bargain, bill of exchange, promissory note or cheque, or to prove that the same was made, drawn, accepted or endorsed, as the case may be, in pursuance of any by-law or special vote or order.

"(3) The person so acting as agent, officer or servant of the company shall not be thereby subjected individually to any liability whatsoever to any third person therefor.

" TRUSTS.

"138. The company shall not be bound to see to the execution of any trust, whether express, implied or constructive, in regard to any share.

"(2) The receipt of the shareholder in whose name any share stands in the books of the company shall be a valid and binding discharge to the company for any dividend or money payable in respect of such share, and whether or not notice of such trust has been given to the company.

"(3) The company shall not be bound to see to the application of the money paid upon such receipt.

" LIABILITY OF DIRECTORS.

"139. If the directors of the company declare and pay any dividend when the company is insolvent, or any dividend the payment of which renders the company insolvent, or diminishes the capital stock thereof, they shall be jointly and severally liable, as well to the company as to the individual shareholders and creditors thereof, and, in the case of a life company, to the participating policyholders, for all the debts of the company then existing, and for all thereafter contracted during their continuance in office respectively:

"Provided that if any director present when such dividend is declared does forthwith, or if any director then absent does, within fourteen days after he becomes aware of such dividend being declared, publish a protest in at least three issues of any newspaper published at the place in which the head office or chief place of business of the company is situated, or if there is no newspaper there published, in at least three issues of the newspaper published nearest thereto, such director may thereby, and not otherwise, exonerate himself from the liability aforesaid.

"140. If any loan is made by the company to any director or officer of the company in violation of the provisions of this Act, all directors and other officers of the company who make the same or assent thereto shall be jointly and severally liable to the company for the amount of such loan, and also to third persons to the extent of such loan, with lawful interest for all debts of the company contracted from the time of the making of such loan to that of the repayment thereof.

"141. The directors of the company shall be jointly and severally liable to the clerks and servants thereof for all debts, not exceeding six months' wages, due for services performed for the company whilst they are such directors respectively:

" Provided that no director shall be liable to an action therefor, unless the company is sued therefor within one year after the debt became due, nor unless

or more, stating the number of shares, and is indebted to the company in the sum of money to which the calls in arrear amount, in respect of one call or more, upon one share or more, stating the number of calls and the amount of each call, whereby an action has accrued to the company under this Act.

"(2) The amount unsatisfied on such execution shall be the amount recoverable with costs from the directors.

" USE OF FUNDS.

"142. The company shall not loan any of its funds to any director or officer thereof, except that a life insurance company may lend to any director or officer thereof on the security of the company's own policies.

" PROCEDURE.

"143. The company may enforce payment of all calls and interest thereon, by action in any court of competent jurisdiction.

"144. In such action it shall not be necessary to set forth the special matter, but it shall be sufficient to declare that the defendant is a holder of one share.

" 145. Service of any process or notice upon the company may be made by leaving a copy thereof at the head office or chief place of business of the company, with any adult person in charge thereof, or elsewhere with the president or secretary of the company.

"(2) If the company has no known office or chief place of business, and has no known president or secretary, the court may order such publication as it deems requisite to be made in the premises for at least one month, and in at least one newspaper, and such publication shall be deemed to be due service upon the company.

such director is sued therefor within one year from the time when he ceased to be such director, nor unless an execution against the company at the suit of such clerk or servant is returned unsatisfied in whole or in part.

" 146. Any description of action may be prosecuted and maintained between the company and any shareholder thereof.

"147. The company shall be subject to the provisions of any general Act for the winding-up of joint stock companies.

" EVIDENCE.

"148. A copy of any by-law of the company, under its seal, and purporting to be signed by any officer of the company, shall be received as *prima facie* evidence of such by-law in all courts of Alberta.

"149. All books required by this Act to be kept by the secretary or by any other officer of the company charged with that duty shall, in any suit or proceeding, be, as against the company or against any shareholder, *prima facie* evidence of all facts purporting to be therein stated.

"150. In any action by any company to enforce payment of any call or interest thereon a certificate under the seal of the company and purporting to be signed by any officer of the company to the effect that the defendant is a shareholder, that the call or calls have been made, to enforce payment of which or of any interest thereon such action has been brought, and that so much is due by him and unpaid thereon, shall be received in all courts as *prima facie* evidence.

" COSTS OF INCORPORATION.

" 151. The entire cost of procuring the incorporation and subscription for stock shall be charged directly to the account of the shareholders and the amount thereof fixed by percentage on the capital stock or fixed in bulk and shown on the face of the form of the stock subscription contract, and shall not form a charge upon or be paid out of the paid-up capital nor from the insurance funds, nor be in any way chargeable directly or indirectly against the policyholders.

" INVESTMENTS.

"152. The surplus insurance funds and the reserve fund of a provincial insurance company shall be loaned or invested in the name of the company—

"(*a*) In any securities in which, under *The Trustee Ordinance,* trustees may invest trust funds;

"(*b*) In first mortgages on improved farm lands in Canada up to sixty per cent of their cash value, provided that the total amount so invested shall not exceed twenty per cent of the total amount of funds invested by the company;

"(*c*) In debentures of any municipal or school corporation in Canada;

"(*d*) Subject to the approval of the Lieutenant Governor in Council, in terminating debentures of incorporated companies which have, in the Dominion of Canada, for the last preceding five consecutive years, been actually supplying gas, water, heat, light, power or electricity to the public or to any municipal corporation; or of steam, electric or street railway or telegraph or telephone companies in actual operation in Canada, but loans upon the security of or the investment in debentures of any of the companies mentioned in this clause shall not in the aggregate exceed one-fifth of the paid-up capital of the company;

"(*e*) Subject to the approval of the Lieutenant Governor in Council, any debentures, stocks, bonds or other securities—

"(1) Of the Government of the United States of America when the company undertakes insurance therein, or of any State thereof, or of any other country if the company undertakes insurance in such State or country, or of any city in any such State or country; or

"(2) Guaranteed by any such Government as aforesaid; and

"(*f*) In the case of a life company, in life or endowment policies or contracts issued by the company or by any other life company licensed to transact business in Canada.

"(2) Any uninvested money shall be kept on deposit in the name of the company in a post office savings bank or in a chartered bank of Canada.

"153. Any insurance corporation incorporated or registered under this Act may hold absolutely for its own use and benefit such real estate as is necessary for the transaction of its business, and when so authorized by the Lieutenant Governor in Council, may require or construct a building larger than is required for the transaction of its business, and may lease any part of such building not so required and may hold such real estate as is acquired by it by foreclosure or in satisfaction of a debt, and may sell, mortgage, lease or otherwise dispose of the same; but the corporation shall sell any such last-mentioned real estate within seven years after it has been so acquired, otherwise it shall be forfeited to His Majesty for the use of Alberta.

"INVESTMENTS—ANNUAL REPORT.

"154. In his annual report prepared for the Treasurer under the provisions of section 53 of this Act, the superintendent shall allow as assets only such of the investments of the several companies as are authorized by this Act, or by their Acts of incorporation, or by the general Acts applicable to such investments.

"(2) In his said report the superintendent shall make all necessary corrections in the annual statements made by the companies as herein provided and shall be at liberty to allow or disallow any asset other than an investment authorized by law to increase or diminish the liabilities of such companies to the true and correct amounts thereof as ascertained by him in the examination of their affairs at the head office thereof in Canada, or otherwise.

"(3) The superintendent may request any provincial company to dispose of and realize any of its investments acquired after the passing of this Act and not authorized by this Act, and the company shall within sixty days after receiving such request absolutely dispose of and realize the said investments, and if the amount realized therefrom falls below the amount paid by the company for the said investments, the directors of the company shall be jointly and sev-

erally liable for the payment to the Company of the amount of the deficiency; provided that if any director present when any such investment is authorized does forthwith, or if any director then absent does, within eight days after he becomes aware of such investment, give notice of his protest by registered letter to the superintendent, such director may thereby, and not otherwise, exonerate himself from such liability.

"(4) An appeal shall lie in a summary manner from the ruling of the superintendent as to the admissibility of any asset not allowed by him, or as to any item or amount so added to liabilities, or as to any correction or alteration made in any statement, or as to any other matter arising in the carrying out of the provisions of this Act, to the Lieutenant Governor in Council, who shall have power to make all necessary rules for the conduct of appeals under this section.

"(5) For the purpose of such appeal the superintendent shall at the request of the company interested give a certificate in writing setting forth the ruling appealed from and the reasons therefor, which ruling shall, however, be binding upon the company unless the company shall within fifteen days after notice of such ruling serve upon the superintendent notice of its intention to appeal therefrom, setting forth the grounds of appeal, and within fifteen days thereafter file its appeal with the Lieutenant Governor in Council and with due diligence prosecute the same, in which case action on such ruling shall be suspended until the Lieutenant Governor in Council has rendered judgment thereon.

"REDUCTION AND SUBSEQUENT INCREASE OF CAPITAL.

"155. The directors of any provincial company may, subject to the provision hereinafter contained, in the event of its paid-up capital being impaired, at any time and from time to time after being duly authorized and empowered by a resolution approved by the votes of shareholders representing at least two-thirds of all the subscribed stock of the company at a special general meeting duly called for considering such resolution, pass a by-law for writing off the said paid-up capital any amount which they have been so authorized and empowered by the shareholders as aforesaid to write off such paid-up capital, but no part of its assets shall be distributed to its shareholders; provided, however, that the paid-up capital shall not be reduced—

"(*a*) Below the minimum amount fixed by the company's Act of incorporation as necessary to be paid up before the company can commence business; or

"(*b*) Below the amount required by section 7 for the classes of insurance which the company undertakes.

"(2) The capital of a company shall be deemed to be impaired when its assets, exclusive of an amount equal to its paid-up capital are less than its liabilities calculated according to the requirements of this Act.

"(3) Such by-law shall declare the par value of the shares of the stock so reduced and the capital stock of the company shall be reduced by the amount of the reduction in the paid-up portion thereof.

"(4) The liability of the shareholders shall remain the same as if no reduction had been made in the paid-up capital stock of the company.

"AMALGAMATION AND TRANSFER.

"156. Any company incorporated by the Legislature may amalgamate its property and business with those of any other such company, or may transfer all or any portion of its contracts of insurance to or reinsure the same in any other such company, or any other company and may transfer its property and business or any part thereof to any other such company, or any other company, and such companies are hereby authorized to enter into all contracts and agreements necessary to amalgamation, transfer or reinsurance upon compliance with the conditions hereinafter set forth.

"(2) Any such company may reinsure the contracts of insurance or any portion thereof of any other such company or any other company, or may purchase and take over the business and property or any portion thereof of any other such company or of any other company.

"(3) When an agreement for such amalgamation, transfer, reinsurance or purchase has been entered into by any such company, such company shall apply by petition to the Treasurer to sanction and confirm the same.

"(4) Notice of such company's intention to apply for sanction and confirmation of such amalgamation, transfer, reinsurance or purchase shall be given in The Alberta Gazette at least thirty days before the application is made.

"(5) When such application is made, the companies which are parties to the agreement shall file with the Treasurer the following documents:

"(*a*) Certified copies of the statements of the assets and liabilities of the companies concerned in such amalgamation, transfer, reinsurance or purchase;

"(*b*) A statement of the nature and terms of the amalgamation, transfer, reinsurance or purchase;

"(*c*) A certified copy of the agreement under which such amalgamation, transfer, reinsurance or purchase is effected;

"(*d*) Certified copies of the actuarial or other reports upon which such agreement is founded;

"(*e*) A declaration under the hands of the president and manager of each company that to the best of their knowledge and belief every payment made or to be made to any person whomsoever on account of the said amalgamation, transfer, reinsurance or purchase is therein fully set forth and that no other payments beyond those set forth have been made or are to be made either in money, contracts of insurance, bonds, valuable securities or other property, by or with the knowledge of any of the parties to the amalgamation, transfer, reinsurance or purchase.

"(6) No such company shall amalgamate with another company, transfer its business to, reinsure its business in or purchase and take over the business and property, or any part thereof, of another company unless such amalgamation transfer, reinsurance or purchase is sanctioned by the Treasurer in accordance with the provisions of this Act.

"157. Any provincial company may by by-law, passed and approved of by the votes of the shareholders, representing at least two-thirds in value of the subscribed capital of the company, present or represented at a special general meeting duly called for considering the by-law—

"(*a*) Change the head office of such company from any place in the province to any other place in the province;

"(*b*) Change the date for holding its annual general meeting."

SCHEDULE D.

Hail Insurance Conditions.

(*Section 109.*)

1. If any person insures his crop and causes the same to be described as to location and acreage otherwise than as it really is, to the prejudice of the company or misrepresents or omits to communicate any circumstance which is material to be made known to the company in order to enable it to judge of the risk it undertakes, such insurance shall be of no force with respect to the item of the application in regard to which there has been such misdescription, misrepresentation or omission.

2. A policy sent or delivered to the insured upon an application in writing shall be deemed to be intended to be in accordance therewith, unless the company forthwith gives notice to the insured in writing of the particulars wherein

such policy and application differ. A policy issued on a verbal application or verbal instructions shall be deemed to be in accordance therewith unless the insured notifies the company in writing, before any loss is incurred under the policy, of the particulars wherein the said policy and application or instructions differ.

3. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by or on behalf of the company at its head office or general agency from which the policy was issued.

4. Any authorized officer or general agent of the company who, on behalf of the company, enters into a written agreement relating to any matter connected with an insurance shall be deemed *prima facie* to be the agent of the company for the purpose.

5. The company shall not be liable for the losses following, that is to say:

(*a*) Loss from hail on any part of the acreage insured which is found to be less than five per cent of the amount of insurance per acre, and in no case for any loss less than ten dollars, except where the acreage insured is forty acres or less;

(*b*) Loss occasioned to the crops insured by causes other than hail, and where other causes than hail have contributed to the damage the company shall be liable only for so much of the loss as is directly attributable to hail;

(*c*) Loss from hail to any portion of the insured crop which has been so injured by causes other than hail, or by being over-ripe, that such portion would not yield profit over and above the actual cost of cutting, threshing and marketing;

(*d*) Loss arising from the neglect of the assured to cut, after it has been damaged by hail, any portion of the insured crop which is fully matured.

6. In the event of damage to the crops insured, the assured or his agent shall notify the company of the loss by registered letter mailed within three days of the occurrence of such damage and addressed to the company at its head office or general agency from which the policy was issued, stating the number of the policy, the day and hour of the storm and the estimated damage to each plot or item of the crop insured: provided that such notification may be delivered at such head office or general agency by the assured or his agent within such specified time.

7. A person claiming under a policy shall within thirty days after the occurrence of the loss, unless such time is extended in writing by the company, furnish a statutory declaration, hereinafter called proof of loss, setting forth the date and number of the policy, a description of the land upon which the grain was damaged, the date of the damage and the estimated percentage of damage sustained by each portion of the crop insured. If the insured fails to furnish proof of loss he shall forfeit any claim under the policy. No denial of liability or other act on the part of the company, save as hereunder mentioned shall be deemed to waive or dispense with proof of loss:

Provided that if the company within the said thirty days has adjusted the loss acceptably to the claimant and such adjustment has been duly signed by him, or if the amount of the loss has been determined by appraisal as hereinafter provided, the company shall be deemed to have waived proof of loss, unless the same is requested by the company in writing.

8. Any fraud or false statement in a statutory declaration in relation to any of the above particulars shall vitiate the claim of the person making the declaration.

9. Subject to condition 10, proof of loss must be made by the assured, although the loss is payable to a third person.

10. Proof of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for, or in the like case or if the assured refuses to do so, by a person to whom any part of the insurance money is payable.

11. In the case of partial damage by hail the company shall pay the same percentage of the amount insured per acre as the portion of the crop destroyed or damaged bears to what would have been the amount of the whole crop had no damage by hail occurred, no account to be taken of the cost of cutting or threshing the portion not destroyed or damaged. On the remaining portion of the insured crop the residue of the insurance shall remain in force.

12. If the assured in his notice of loss calls for an adjustment and it is found that the company is not liable for any loss according to the conditions of his policy, the assured shall pay the expenses incurred in the investigation of his claim.

13. If any portion of the crops insured herein is injured from causes other than hail, the assured may obtain a rebate of a *pro rata* proportion of the premium paid for the insurance on such portion, calculated as from the first day of June to the fifteenth day of September, inclusive, provided notice of intention to plough under such crop is mailed by the assured to the company at its head office or general agency in the province, by registered letter accompanied by his policy not later than the twentieth day of July, specifying the acreage of the insured crop to be ploughed down, which shall be done not later than the tenth day of August next following the date thereof.

A statement of crop acreage so ploughed under shall be furnished the company by the assured not later than the twentieth day of August in the current year, on such form as may be required by the company. The insurance on the portion specified to be ploughed under shall terminate at 12 o'clock noon, standard time, of the day on which the first notice was mailed to the company.

No rebate shall be granted if the assured fails to observe the foregoing conditions, nor shall any rebate of premium be granted upon any portion of the crop that may be harvested.

14. In the event of a disagreement as to the percentage of damage by hail to any of the crop insured, whether the right to recover on the policy is disputed or not, such percentage shall, when so required by either party, be ascertained by an appraisal which shall be conducted as follows:

(1) The party desiring appraisal shall deliver or cause to be delivered by mail or otherwise to the other party a notice in writing requiring an appraisal to be made and appointing a competent and disinterested appraiser who is a taxpayer in the province, who shall act either alone or with an appraiser chosen by the other party to estimate the percentage of the damage.

(2) Not later than three days after receipt of such notice the other party shall, if he disagrees, appoint an appraiser to represent him and, within the said period, shall notify the first party of such appointment by notice in writing so delivered as aforesaid.

(3) In the latter case the appraisers shall together estimate the percentage of damage, and failing to agree shall submit their differences to an umpire, and the award in writing of any two shall determine the percentage of such damage. Such umpire shall be chosen by the appraisers, or in case they cannot agree, then on the application of either appraisers, by a judge of the District Court of the judicial district within which the crop acreage insured lies.

(4) If one appraiser has been chosen, both parties shall share equally his expenses, if two, each party shall pay the expense of the appraiser chosen by him; both parties shall bear equally the expense of the umpire if an umpire is required.

(5) Should either party after receipt of written notice from the other, neglect or refuse to choose an appraiser within the time above specified, the percentage of damage shall be estimated and determined by the appraiser chosen by the party giving notice.

(6) The actual appraisal of such damage shall be commenced within two days after both appraisers have been chosen, or after the expiration of the time herein allowed for such choice.

15. The loss shall be payable within sixty days after completion of proof of loss, unless a shorter period is provided for by the contract of insurance.

16. Every action or proceeding against the company for the recovery of any claim under or by virtue of this policy shall be absolutely barred, unless commenced within twelve months after the loss or damage occurs.

17. If the crops insured or the interest of the assured in such crop is assigned without the written permission of the head office or general agency of the company from which the policy was issued, such assignment shall not be binding on the company; but this condition does not apply to change of title by succession or by operation of the law, or by reason of death.

Schedule E.

(*Section 114.*)

Model Bill for incorporation of Insurance Company.

An Act to incorporate the (*state name of the company*).

Whereas the persons hereinafter named have by their petition prayed that it be enacted as hereinafter set forth, and it is expedient to grant the prayer of the said petition;

Therefore His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. (*Insert names of not less than five persons of the full age of twenty-one years applying for incorporation*), together with such persons as become shareholders in the company, are incorporated under the name of (*state name of company*), hereinafter called " the company."

2. The persons named in section 1 of this Act (*or as the case may be*) shall be the provisional directors of the company (*the name, address and addition of each director must be given*).

3. The capital stock of the company shall be.....dollars, which may be increased to.....dollars.

4. The amount to be subscribed before the ganeral meeting for the election ol directors is called shall be ..... dollars.

5. The company shall not commence business until the amount of the capital stock required by section 7 of *The Alberta Insurance Act* has been subscribed and paid.

6. The head office of the company shall be in the..... of.....in the Province of Alberta.

7. The company may make contracts of insurance (*state particulars of the kinds of insurance intended to be carried on*).

8. Sections 55 to 60, both inclusive, of *The Companies Ordinance* and all amendments and alterations thereof shall be and the same are hereby incorporated with and shall be deemed a part of this Act and shall apply to the said company, excepting so far as the same may be inconsistent with the express enactments hereof, and the expression " this Act," when used herein, shall be understood to include the sections of the said *The Companies Ordinance* as aforesaid.

9. *The Alberta Insurance Act* and amendments thereto shall apply to the company.

(7) An Act to incorporate The Home Assurance Company of Canada. (*Assented to April 13, 1918.*)

This Act incorporates the company with power to transact fire, storm, cyclone, tornado, inland marine, inland transportation, sprinkler leakage, hail, accident (including vehicle and public liability), automobile, sickness, guarantee, plate glass, burglary, theft, steam boiler, and live stock insurance. The amounts to be paid upon the company's capital before the various classes of business are commenced are those prescribed by section 7 of the Alberta Insurance Act. The head office to be in the City of Edmonton.

3.—British Columbia Legislation.

(1) An Act to amend the "British Columbia Fire Insurance Act." (*Assented to April 23, 1918.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Coliumba, enacts as follows:—

1. This Act may be cited as the "British Columbia Fire Insurance Act Amendment Act, 1918."

2. Section 40 of the "British Columbia Fire Insurance Act," being chapter 113 of the "Revised Statutes of British Columbia, 1911," is hereby repealed, and the following is substituted therefor:—

"40. (1) The Chief of the fire department of every municipality in which a fire department exists, and the Mayor, Reeve, or clerk of every municipality in which no fire department exsits, shall promptly investigate the cause and circumstances of every fire in the municipality whereby property is destroyed or damaged, as soon as possible after its occurrence, and shall at the end of each calendar month furnish to the Superintendent a report in the form provided by him of every fire investigated during that month.

"(2). The Superintendent shall for the purposes of this Act divide the remainder of the Province into districts called "insurance districts,' which he may from time to time alter as may appear necessary, and shall appoint a proper person for each such district to investigate fires therein and report in manner required by subsection (1).

"(3). There shall be paid out of the Consolidated Revenue Fund, on the certificate of the Superintendent, to the person making the investigation and report the sum of one dollar for each fire reported, and in addition the necessary expense of obtaining any requisite information.

"(4). It shall be the duty of every person who owns, occupies, resides on, or is employed in or about any premises where a fire occurs to furnish voluntarily at the request of the person making the investigation, such information as he has relating to the fire or the property to which it occurred."

3. Said chapter 113 is hereby amended by inserting therein after section 40 the following sections:—

"40A. Every fire insurance company shall furnish to the Superintendent at the end of each calendar month a report in the form provided by him of every fire occurring in the Province during that month in which it is interested as insurer: Provided that in the case of a company not licensed under this Act a report shall be made by its adjuster and by the person insured.

"40B. (1). In the case of a fire of suspicious origin, a preliminary report shall be made forthwith to the Superintendent by the person and company respectively required to report under the last two preceding sections, stating the names of the owner and occupant of the property burned, its situation, use, and occupancy, the date of the fire, and such facts and circumstances as tend to establish the cause or origin of the fire.

"(2). Upon receipt of a preliminary report, or in any case where he deems it advisable, the Superintendent may institute or cause to be instituted an inquiry into the cause or origin of the fire, and may direct any Police or Stipendiary Magistrate or Justice of the Peace having jurisdiction in the place where the fire occurred or any competent person to hold such inquiry.

"(3). For the purpose of any inquiry held pursuant to the provisions of this section, the Superintendent and every person directed by him to hold an inquiry under subsection (2) shall have and may exercise respectively the like powers in all respects as are conferred by the 'Public Inquiries Act' on commissioners appointed under that Act.

"(4). An inquiry may be private, and persons other than those required to be present by the provisions of this Act and the counsel (if any) may be excluded from the place where the inquiry is held, and witnesses may be kept separate and apart from each other and not allowed to communicate with each other until they have been examined.

"(5). The person directed by the Superintendent to hold an inquiry shall without delay, upon completion of the inquiry, send to him a report of the inquiry, stating in particular the opinion of the person by whom the inquiry is held as to the cause and origin of the fire and whether it was due to incendiarism, and shall transmit therewith the evidence taken by him at the inquiry.

"(6). If in any case there is evidence sufficient to charge any person with the crime of arson, or an attempt to commit arson, the Superintendent shall at once report to the Attorney-General, and furnish him with such evidence as he possesses, together with the names of witnesses and all information obtained.

"(7). For the purposes of an inquiry the Superintendent or any person directed by him to hold the inquiry shall be entitled to command the services of such municipal or provincial police officers or constables as may be required, and there shall be on the staff of the provincial police an officer or constable especially detailed to investigate fires, hold inquiries into fires, and perform such other duties under this Act as he may be instructed by the Superintendent or the Attorney-General.

"(8). The tariff of fees payable to Justices of the Peace and to witnesses under the provisions of the 'Summary Convictions Act' shall, mutatis mutandis, apply to every inquiry under this section, except that where the person holding the inquiry is the Superintendent, or is a Police or Stipendiary Magistrate in receipt of a salary or other remuneration from the Province or from a municipality, no fees shall be payable to him. Subject to the approval of the Superintendent as to the amount, all fees and all necessary expenses incurred in connection with any inquiry under this section shall be paid out of the Consolidated Revenue Fund.

"(9). Where any sum becomes payable under a policy of insurance by reason of a fire to which this section applies, the Superintendent may, pending an inquiry under this section, permit payment thereof to be withheld for a period not exceeding ninety days from the occurrence of the fire, notwithstanding any condition in the policy or any statutory provision to the contrary.

"40c. The Superintendent and every person or company required to report or directed to hold an inquiry in respect of any fire under the provisions of this Act may at all times, by day or night, in the performance of such duty, enter upon and examine any building or premises where any fire has occurred and other buildings and premises adjoining or near the same.

"40D. (1). The chief of the fire department of every municipality where a fire department exists, the Mayor, Reeve, or clerk of any municipality where no fire department exists, and the person appointed by the Superintendent for any insurance district, upon complaint of any person having an interest in any building or property adjacent, or without any complaint, shall have the right at all reasonable hours, for the purposes of examination, to enter into and upon all

buildings and premises within the municipality or insurance district, as the case may be, and if he finds in any building or upon any premises combustible material, or conditions in which a fire may easily occur, and thereby endanger the building or premises or any adjacent building or premises, he may order such combustible material to be removed or such conditions remedied; and every such order shall be forthwith complied with by the occupant of such building or premises, or by the owner in case the building or premises are unoccupied : Provided, however, that if the said occupant or owner shall deem himself aggrieved by any such order, he may within forth-eight hours appeal therefrom to the Superintendent, who may confirm or revoke the order, or investigate or cause to be investigated the matter of the complaint, and make such order thereon as he may deem just, and there shall be no appeal from the Superintendent in any such case.

"(2). Any owner or occupant of any building or premises who neglects or fails to comply with any order made or confirmed under this section shall be liable, on summary conviction, to a fine of not less than ten dollars nor more than one hundred dollars for each day during which such neglect or failure continue.

" 40E. The Superintendent shall keep in his office a statistical record of all fires reported to him or the subject of inquiry under this Act, and such record and all documents relating thereto shall be open to public inspection."

4. Section 6 of the " British Columbia Fire Insurance Act Amendment Act, 1913," being chapter 32 of the Statutes of 1913, is hereby repealed.

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(2). An Act to amend the " Life Insurance Policies Act". (*Assented to April 23, 1918.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the " Life Insurance Policies Act Amendment Act, 1918."

2. Section 16 of the " Life Insurance Policies Act," being chapter 115 of the " Revised Statutes of British Columbia, 1911," is hereby amended by inserting after the word " paid," in the third line of subsection (1) of said section the words " to the guardian of such infants within the meaning of the " Equal Guardianship of Infants Act,' or."

4.—Manitoba Legislation.

An Act to amend " The Life Insurance Act." (*Assented to March 6, 1918.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. " The Life Insurance Act," being chapter 99 of the Revised Statutes of Manitoba, 1913, is hereby amended by adding thereto immediately after section 15 the following section:

15A. " The *bona fide* payment of any insurance money to, and the receipt thereof by any person, who according to the policy or according to an instrument in writing attached to or endorsed on the policy or indentifying same by its number or otherwise, appears to be entitled to the insurance moneys without actual notice on the part of the company paying the money that the assured has revoked the benefit or declaration or appropriation previously made, or re-apportioned the insurance money or altered or revoked the benefits previously made or added or substituted new beneficiaries or diverted the insurance money wholly or in part to himself or his estate, shall effectually discharge the company paying the same."

2. This Act shall come into force on the day it is assented to.

5.—Nova Scotia Legislation.

(1) Section 15 of "An Act to amend the Statute Law."

15. Subsection (7) of section 12 of chapter 15 of the Acts of 1903 is repealed and the following subsection substituted therefor:—

"(7). If one, or more, or all the designated or ascertained preferred beneficiaries, whether an appointment has been made or not, die in the lifetime of the assured, the assured may, by an instrument in writing attached to or endorsed on or referring to and identifying the policy of insurance by number or otherwise, declare that the share or shares of the person or persons so dying shall be for the benefit of the assured or his estate or any person or persons named or ascertained by him in that behalf, whether or not the person or persons so named or ascertained belong to the preferred class of beneficiaries; and in default of any such declaration the share or shares of the person or persons so dying shall be for the benefit of the survivors (in equal shares) of the said designated or ascertained preferred beneficiaries; or if there is no such survivor the insurance shall be for the benefit, in equal shares, of the children of the assured, and if no surviving children of the assured then the insurance shall form part of the estate of the assured."

16. Section 25 of chapter 15 of the Acts of 1903, entitled "An Act respecting Life and Accident Assurance," as enacted by chapter 28 of the Acts of 1915, is repealed and the following substituted therefor:—

25. (1). The fee payable to the Provincial Secretary for the issuing of a certificate of authority to a resident of the Province shall be one dollar where the certificate is issued on or after the first day of October in any year and before the first day of the following month of April, and shall be fifty cents where the certificate is issued on or after the first day of April and before the first day of the following month of October.

17. Sections 31 and 32 of said chapter 15 as enacted by said chapter 28 are repealed and the following substituted therefor:—

31. The penalties prescribed for the violation of any of the provisions of this Act may be recovered or enforced with costs either under the Nova Scotia Summary Convictions Act, chapter 161 of the Revised Statutes of Nova Scotia, 1900, as now or from time to time hereafter amended, or by civil action or proceeding by and in the name of the Provincial Secretary or of a private prosecutor or plaintiff in any court having jurisdiction in cases of simple contract to the amount of the penalty.

32. Any penalty prescribed for the violation of any of the provisions of this Act shall, when recovered, be appropriated as follows:—

(a) Where the proceedings are instituted by or on behalf of the Provincial Secretary the penalty shall belong to the Crown.

(b) Where the proceedings are instituted by or on behalf of a private prosecutor or plaintiff the penalty shall belong to him.

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(2). An Act to amend the *Supplementary Revenue Act, 1912*, as amended.

Be it enacted by the Governor, Council, and Assembly, as follows:—

1. Clause 2 of section 2 of the Supplementary Revenue Act, 1912, is amended by inserting between the word "accident" and the word "plate" in the said clause the word "sickness."

2. Sub-section 1 of section 5 of the Supplementary Revenue Act, 1912, as said subsection is enacted by section 3 of chapter 60 of the Acts of 1914, is repealed and the following substituted therefor:—

5. (1) Every Life Insurance Comapny shall pay a tax of one and three-quarters per cent calculated on the gross premiums received by the company in respect of business transacted in Nova Scotia, and every other insurance company shall pay a tax of one per cent, calculated on the gross premiums

received by the company in respect of business transacted in Nova Scotia ; provided, however, that if such tax in the case of any Life Insurance Company or in the case of any other Insurance Company would amount to a sum less than fifty dollars, a minimum tax of fifty dollars shall be paid.

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(3) An Act respecting Insurance Companies.

Be it enacted by the Governor, Council and Assembly as follows:—

1. In this Act, unless the context otherwise requires,

(*a*) the expression " Insurance Act " means chapter 29 of the Acts passed by the parliament of Canada at the session thereof held in the seventh and eighth years of His Majesty's reign, entitled "An Act Respecting Insurance," and includes any amendment thereof that may from time to time be made;

(*b*) the expression " Insurance Company " means and includes any Company which has been or may hereafter be incorporated by or under an Act of the Legislature of the Province of Nova Scotia or of any other Province of Canada and to which the Insurance Act authorizes or permits the granting of a license thereunder on complying with the provisions thereof in that behalf, and any person, underwriter, partnership, society, association, or syndicate to whom the Insurance Act authorizes or permits the granting of a license thereunder on complying with the provisions thereof in that behalf.

(*c*) the expression " business of Insurance " means business of insurance within the meaning of the Insurance Act.

2. (1) No insurance company shall do or carry on in Nova Scotia any part of its business of insurance unless and until it is thereunto licensed under the Insurance Act.

(2) If any insurance company violates the provisions of this section such insurance company shall be liable to a penalty of Ten Dollars for every day on which it does or carries on any part of its business of insurance in violation of the said provisions.

3. (1) The Registrar of Joint Stock Companies may refuse to issue a certificate of registration under the Domestic Dominion and Foreign Corporations Act, 1912, to a corporation that is an insurance company and proposes to do or carry on in Nova Scotia any part of its business of insurance, but is not thereunto licensed under the Insurance Act.

(2) The Registrar of Joint Stock Companies may revoke a certificate of registration issued under the Domestic Dominion and Foreign Corporations Act, 1912, to a corporation that is an insurance company and does or carries on in Nova Scotia any part of its business of Insurance, but is not thereunto licensed under the Insurance Act.

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4. (1) No person shall within Nova Scotia on behalf of or as agent for an insurance company that is not licensed under the Insurance Act, solicit or accept any insurance risk or issue or deliver any interim receipt or policy of insurance or grant in consideration of any premium or payment any annuity on a life or lives or collect or receive any premium for insurance or carry on any business of insurance or inspect any risk or adjust any loss or prosecute or maintain any suit, action, or proceeding or receive directly or indirectly any remuneration for doing any of the aforesaid acts.

(2) If any person violates any of the provisions of this section he shall for a first offence be liable to a penalty of not more than fifty dollars or less than twenty dollars and in default of payment to imprisonment with or without hard labour for a term of not more than three months or less than one month, and for a second or any subsequent offence to a penalty of not more than one hundred dollars or less than fifty dollars and in addition thereto to imprisonment with hard labour for a period of not more than six months or less than three months.

(3) Nothing in this section contained shall be deemed to prohibit or affect or to impose any penalty for doing any of the acts in this section described—

(*a*) by or on behalf of any society or association of persons thereunto specially authorized by the Minister of Finance of Canada or the Treasury Board of Canada;

(*b*) in respect of any policy or risk of life insurance issued or undertaken on or before the thirtieth day of March, one thousand eight hundred and seventy-eight by or on behalf of any Insurance company which has not since the last-mentioned date received a license from the Minister of Finance of Canada;

(*c*) in respect of any policy of life insurance issued by an insurance company that is not licensed under the Insurance Act to a person not resident in Canada at the time of the issue of such policy;

(*d*) solely in respect of marine insurance;

(*e*) in respect of any contract entered into or any certificate of membership or policy of insurance issued before the twentieth day of July, one thousand eight hundred and eighty-five by any assessment life insurance company.

5. The penalties and imprisonment prescribed for the violation of any of the provisions of this Act shall be recovered or enforced under the Nova Scotia Summary Convictions Act, chapter 161 of the Revised Statutes of Nova Scotia, 1900, as now or from time to time hereafter amended, provided, however, that where any pecuniary penalty either with or without imprisonment is prescribed for the violation of any of the provisions of this Act, such pecuniary penalty may in lieu of being recovered as aforesaid be recovered with costs by civil action or proceeding at the suit of the Crown only or of a private prosecutor or plaintiff in any court having jurisdiction in cases of simple contract to the amount of the penalty. Any proceeding for the violation of any of the provisions of this Act shall be instituted within one year after such violation occurred.

6. Any pecuniary penalty prescribed for the violation of any of the provisions of this Act shall when recovered be appropriated as follows:—

(*a*) Where the proceedings are instituted by or on behalf of the Crown the penalty shall belong to the Crown;

(*b*) Where the proceedings are instituted by or on behalf of a private prosecutor or plaintiff one-half of the penalty shall belong to the Crown and the other half to the private prosecutor or plaintiff.

7. Chapter 7 of the Acts passed by the Legislature of Nova Scotia in the year A.D. 1914 entitled "An Act respecting Insurance Companies" is repealed.

8. This Act shall come into force on, from and after and not before the first day of January in the year of our Lord one thousand nine hundred and nineteen.

6.—Ontario Legislation.

Extract from "The Statute Law Amendment Act, 1918," chapter 20, 1918. (*Assented to March 26, 1918.*)

32. Section 78E of The Ontario Insurance Act as enacted by section 2 of The Ontario Insurance Amendment Act, 1916, is amended by striking out "78C" where it appears in the fourth line thereof, and substituting "78D" therefor.

33. Subsection 11 of section 99A of The Ontario Insurance Act as enacted by section 5 of The Ontario Insurance Amendment Act, 1914, is amended by adding at the end thereof the following words: "or to agents transacting the business of live stock insurance."

34. Section 241 of The Ontario Insurance Act is amended by adding thereto the following:—

Provided that when the amount of insurance in force exceeds $3,000,000, and the total assets of the company do not fall below 2 per cent of the total amount at risk, the superintendent may authorize the reduction of the fixed payment to one-eighth of one per cent of the sum insured.

7.—Quebec Legislation.

The Acts of the Quebec Legislature assented to in the year 1918 were printed in Volume I of the department's report for the business of the year 1917.

PROVINCIAL TAXES AND FEES.

In the Report for each of the years 1912 to 1917 inclusive there was published a summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was given in respect to taxes and fees required by municipalities, cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is believed, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities and towns is in some cases incomplete.

ALBERTA.

By the Province—

(*a*) *Registration and filing of documents.*—Filing of documents preliminary to issue of license, $10. Registration and renewal thereof: life insurance, $300; fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, $300; hail insurance, $200; accident (including vehicle and public liability), automobile, sickness and guarantee insurance, $200; one or more of the following: plate glass, automobile, guarantee, burglary, steam boiler, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, $50; one or more of all other classes, $50. Every underwriters agency undertaking one or more of all classes of insurance, $100.

(*b*) *Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1 per cent thereof. If a company lends money on security in the province and has more than $50,000 invested in the province, the gross income received from its total investments in the province is taxed to the extent of ¼ per cent thereof.

By Municipalities—

No taxes or fees permitted.

BRITISH COLUMBIA.

By the Province—

(*a*) *Registration and filing of documents.*—For filing documents and application for license, $5; charge for publication notice of license, $5. Initial license fee for all insurance companies, $250. For filing of documents on renewal of license: fire companies, $1 per document ; other companies, $5.

(*b*) *Income Tax.*—A tax of 2 per cent of income (all sources) is required from all insurance companies.

By Municipalities—

No special taxes or fees are charged by municipalities.

MANITOBA.

By the Province—

(*a*) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, $5. Service of Insurance Inspector acting as attorney for service of process, $5 annually. Registration—Fire or life companies, $200; accident, guarantee or surety, $25. Underwriters' Permit, $100.

(*b*) *Income Tax.*—2% on the gross premium income of all companies.

On the income of life insurance companies from investments within the province:—If the amount loaned on policies or loaned or invested on mortgages, stocks or bonds exceeds $25,000 the gross income therefrom is taxed ¼ per cent thereof.

By Municipalities—

No special taxes are charged by municipalities, except the town of Virden.

NEW BRUNSWICK.

By the Province—

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(*a*) *Fire Insurance Companies.*—A tax on premium income of 1 per cent thereof together with an additional sum of $100 on companies having a Dominion License, and on other companies, 2 % on premium income together with an additional sum of $200.

(*b*) *Life Insurance Companies.*—An annual tax of $250.

(*c*) *Accident and Guarantee Companies.*—A tax on premium income of ½ per cent thereof together with an additional sum of $25.

(*d*) Tax on resident insurance agents, $2; on non-resident agents, $50.

By Municipalities—

Information wanting.

NOVA SCOTIA.

By the Province—

No fees are charged for registration or for filing of documents.

Income Tax.—The gross premium income of all insurance companies is taxed to the extent of 1¾ per cent thereof in 1919, and 2 per cent in 1920. There is no tax on income from other sources.

By Municipalities—

No special taxes are imposed by municipalities.

City Taxes.—The city of Halifax imposes taxes annually as follows:—Each company doing life, fire, marine, $200; accident or guarantee insurance, $50; plate glass, $25. Information in regard to other cities wanting.

ONTARIO.

By the Province—

(*a*) *Registration and filing of documents.*—Application fee, $5: filing power of attorney, $5; registration, $150.

(*b*) *Income Tax.*—Annual tax under the Corporations Tax Act, 1914.—Every insurance company shall pay a tax of $30,000 subject to reduction at the discretion of the Provincial Treasurer. If any country or state imposes taxes or fees which have the effect of discriminating against any insurance

companies organized under the laws of Canada or Ontario, having their principal office in Ontario, then any company organized under the laws of any such country or state may be required to pay additional taxes and fees in Ontario but not exceeding the taxes and fees required by such country or state from insurance companies organized under the laws of Canada or Ontario.

(*c*) Tax on insurance agents, $3.

(*d*) Underwriters' agencies, $100.

(*e*) Insurance brokers, $25.

By Municipalities—

These taxes vary with the amount of assessment required by the municipality.

PRINCE EDWARD ISLAND.

By the Province—

Extra provincial insurance companies pay an annual tax depending on the class of business as follows, namely: Life insurance, $225; fire insurance, $150; accident, $50; guarantee, $10; and accident and guarantee, $60. An additional war tax of one-third of the annual tax is required.

By Cities and Towns—

The city of Charlottetown imposes an annual tax as follows: Life, $100; fire, $75; guarantee $25; accident, $25; and plate glass, $10.

The town of Summerside imposes an annual tax as follows: Life insurance companies, $25; fire insurance companies, $10; accident $15; plate glass, $5; marine $10.

The town of Souris imposes an annual tax of $5 on all insurance companies.

Information in regard to other towns wanting.

QUEBEC.

By the Province—

(*a*) *Registration and filing of documents.*—Application for registry, $5; filing of charter, $1; filing of power of attorney, $5; certificate of registry, $150 annually.

(*b*) *Income Tax.*—The premium income of life insurance companies, 1¾ per cent thereof but not less than $400; all other companies, 1 per cent but not less than $250.

(*c*) *Fire Prevention Tax.*—Fire companies are taxed ¼ of 1 per cent in addition to the income tax above.

Income other than premium income is not taxed.

(*d*) *Agents Fees.*—Industrial, Life or funeral insurance, $2; for life insurance, cities, $5; elsewhere, $3; for all other classes of insurance in cities, $10, elsewhere $5.

By Municipalities.—

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SASKATCHEWAN.

By the Province—

For recording and filing of documents before the issue of a license...$ 10

For initial license to do business or renewal thereof:—

1. *Stock Companies—*

(*a*) Life insurance in all its branches..... 200

(*b*) Fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance..... 100

Underwriter's agencies..... 100

All other companies..... 200

NOTE.—Additional license to a company licensed to transact the business of any one of the above groups (except group (*a*)), to transact the business of any other group not exceeding three in all:—One half the above amounts for each additional group.

2. *Mutual Companies—*

Provincial companies.....$ 25

Extraprovincial companies..... 150

For certificate of authority as agents—

In case of fire insurance:

In cities..... 25

In towns..... 7

Elsewhere..... 5

In case of all other classes of insurance (mutual and stock). 3

NOTE.—The holding of a certificate for underwriting fire insurance shall *ipso facto* be authority for underwriting all other classes.

Income Tax.—On the gross premium income of all companies—

	Thereof
Premium income less than $50,000.....	1 %
" $50,000 but less than $150,000.....	1½%
" $100,000 but less than $200,000.....	1¾%
" $200,000 or more.....	2 %

The minimum tax is $100 if the authorized capital does not exceed $100,000 and $175 if the capital exceeds $100,000.

INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

(1) THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

Statement of the Liquidator, John Hyde, as at March 31, 1919.

ASSETS.

Cash balance in bank.....$		2,395 71
Shareholders' balances considered good.....		116,624 99
Total assets considered good.....$		119,020 70
Assets considered doubtful or bad:—		
Shareholders' balances.....$	35,197 78	
Bills receivable.....	20,072 88	
T. A. Temple & Sons.....	37,727 49	
Agencies and brokers' balances.....	6,597 87	
		99,596 02
Total assets.....$		218,616 72

(1) The Victoria-Montreal Fire Insurance Co.—*Concluded.*

LIABILITIES.

Return premiums unclaimed	$	91 31
Claims not filed or not admitted but of which the liquidator has notice		36,253 22
Total liabilities	$	36,344 53

Cash Statement from April 1, 1918, to March 31, 1919.

Receipts.

Cash in bank, March 31, 1918	$	2,323 95
Interest on bank account		71 76
	$	2,395 71
Expenditure.		Nil.
Balance on hand March 31, 1919	$	2,395 71

(2) La Compagnie d'Assurance Contre L'Incendie de Rimouski.

Mr. Theodore Meunier. liquidator of the Company, furnished the following provisional statement of its assets and liabilities as at June 30, 1919, and of income and expenditure from December 31, 1917, to June 30, 1919.

ASSETS.

Cash on hand	$	23,000 21
Due by agents		14,221 10
Due by Colonial Fire Insurance Company (in liquidation)		1,481 11
Due by Calgary Fire Insurance Co. (in liquidation)		423 47
Due by Carnegie Trust Co. (in liquidation)		4,022 74
Furniture, fixtures and maps		975 00
Uncalled capital		31,967 08
Due by United Counties' Insurance Co. (in liquidation)		7,498 61
Total assets, nominal value	$	83,589 32

LIABILITIES.

Claims of policyholders who rank as privileged creditors (Chap. 144, sec. 126 of the Winding-up Act) $198,595.67, less paid cheques of the first dividend $36,167.86	$	162,427 81
Privileged claims, being salaries and taxes due to the Crown		294 25
Claims of ordinary creditors		22,650 62
Total	$	185,372 68

Note.—The actual value of the assets is considerably less than the nominal value shown above.

(2) La Compagnie d'Assurance Contre L'Incendie de Rimouski.—*Con.*

INCOME.

Cash on hand December 31, 1917	$	6,427 52
Proceeds Rimouski debentures		42,900 00
Interest on deposits		2,366 75
Interest on debentures		780 00
10 per cent dividend from Calgary Fire Ins. Co.		540 10
Transfer for United London and Scottish account		89 43
Agents		983 77
Debentures sold		15,500 00
Shareholders		720 00
Total	$	70,307 57

EXPENDITURE.

Liquidator's fees	$	3,400 00
Inspectors' fees		1,450 00
Salaries		4,116 01
Rent and lighting		381 90
Legal expenses		413 19
Exchange		2 95
Postage		750 75
Printing and Stationery		424 45
Office expenses		188 10
Taxes		12 15
First dividend		36,167 86
Cash on hand June 30, 1919		23,000 21
Total	$	70,307 57

(3) The Ontario Fire Insurance Company.

The Trusts and Guarantee Co., liquidator, has furnished the following provisional statement of assets and liabilities of the above company, as at March 31, 1919, and of the income and expenditure for the year ended on that date. The liquidator's estimate of what the assets may be reasonably expected to realize is included in the following statement.

ASSETS.

	Book value.	Expected to realize.
Cash in bank	$ 20,694 99	$ 20,694 99
Agents' balances	8,527 06	250 00
Reinsurance	2,023 96	844 73
Western Canada Fire Insurance Co. (in liquidation)	40,000 00	30,000 00
Real estate and mortgage	25,006 63	1,760 00
Contributories	6,300 00	2,000 00
Office furniture	200 00	125 00
	$102,752 64	$ 55,674 72

(3) The Ontario Fire Insurance Company—*Concluded.*

LIABILITIES.

Claims for fire losses	$109,154 78	
Claims of agents for unearned premiums	17,150 28	
Claims of policyholders for unearned premiums	54,269 32	
	$180,574 38	
Less preferred dividend of 25%	45,129 98	
		$ 135,444 40
Claims other than those of policyholders		3,978 11
Claims other than those of policyholders, not yet admitted		16,845 81
		$ 156,268 32

Income (April 1, 1918 to March 31, 1919).

Accounts receivable:—		
Cash in bank March 30, 1918		$ 39,875 91
Agents	$ 239 22	
Reinsurance	2,579 83	
		2,819 05
Sale of securities		3,232 00
Interest		777 69
Contributories		373 42
Legal expenses		544 89
Total		$ 47,622 96

Expenditure (April 1, 1918 to March 31, 1919).

Salaries, compensation and travelling expenses	$ 8,795 45
Printing, stationery and postage	938 85
Legal expenses	1,322 86
Taxes on real estate	73 96
Appraisal fees	43 50
Sundry expenses	210 08
Preferred dividend of 25%	13,553 71
Ordinary dividend No. 1 of 5%	2,033 06
Balance on hand, March 31, 1919	20,694 99
Total	$ 47,622 96

(4) Anglo-American Fire Insurance Company.

The liquidator, Mr. G. T. Clarkson, Toronto, furnished the following statement showing the receipts and disbursements from March 30, 1918, to March 31, 1919, also the assets of the company on the last mentioned date and summary of claims filed against the estate

(4) ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Concluded.*

RECEIPTS.

Cash on hand March 30, 1918		$ 6,193 94
Standard Bank, interest on deposit		377 25
Amount collected from shareholders		24,088 83
		$ 30,660 02

PAYMENTS.

Salaries		$ 150 00
Postage		7 52
Printing, stationery, etc		20 00
Interest on contributions returned		9 66
Bond premium		50 00
Clarkson, Gordon & Dilworth		220 00
Rent of vault		30 00
Costs		3,379 47
Balance		26,963 37
		$ 30,660 02

ASSETS.

Estimated value of contributions		$ 40,000 00
Deduct:—Amount due Western Assurance Co. under reinsurance agreement	$ 4,720 00	
Reserve for cost of winding-up and reinsurance	10,000 00	
Liquidators' out of pocket	6,205 65	
		20,925 65
Balance		$ 19,074 35

LIABILITIES.

Total creditors	$ 8,000 00
Montreal Canada Fire Ins. Co. on stock subscriptions	15,500 00
Fire losses admitted	21,000 00
Return premiums	14,600 00
Company claims, fire losses admitted	2,700 00
Unsettled:—	
Fire losses	20,217 00
Company fire losses	1,111 00
Ordinary claims	7,421 00
Return premiums	6,780 00
Claims unfiled:—	
Fire losses	3,680 00
Company fire losses	7,633 00
	$ 108,642 00

(5) The Montreal Canada Fire Insurance Company.

The following statement has been furnished by the National Trust Company, Limited, Toronto, liquidator of the company, showing the receipts and disbursements from March 30, 1918, to March 31, 1919, and the assets and liabilities on March 31, 1919.

Receipts.

Cash in bank March 30, 1918	$ 13,252 11
Bank interest	331 43
Contributed by shareholders	212 50
	$ 13,796 04

Disbursements.

Liquidation expenses	$ 60 47
Trusts and Guarantee Company, Limited, liquidator of the Ontario Fire Insurance Company, in full of claim as agreed	600 00
Cash in bank March 31, 1919	13,135 57
	$ 13,796 04

Assets.

Cash in bank	$ 13,252 11
Shareholders' unpaid stock	29,892 50
	$ 43,144 61

Liabilities.

Fire losses in United States	$ 17,494 23
Unearned premiums	9,933 73
General creditors	3,883 53
Assets in excess of liabilities	11,833 12
	$ 43,144 61

FIRE PREVENTION.

The enormous loss of national resources caused every year by fire has for some years past impressed various organizations of manufacturing, commercial and financial companies in Canada with the necessity of active educational work on their part towards reduction of fire waste if the full strength of the country is to be made effective in industrial progress, and fire prevention committees have for some time had a prominent place in the organization of several of the more important business associations.

With a view to obtaining the views of these associations and at the same time the views of the fire insurance companies which are naturally familiar with the sources of fires and the defects in our machinery for dealing with them, the Department asked certain of these associations to name representatives to meet in conference with the representatives of the insurance companies, the Commission of Conservation and the Department. This conference was held in

Ottawa on December 13, 1918, and was participated in by representatives of the following bodies:—The Canadian Bankers Association, The Canadian Credit Men's Trust Association, The Canadian Fire Underwriters Association, The Canadian Manufacturers Association, The Dominion Mortgage and Investments Association, The Non-tariff Fire Insurance Companies, The Retail Merchants Association of Canada, The Trades and Labour Congress of Canada, The United Farmers of Alberta and The United Farmers of Ontario.

The most important resolutions adopted by this Committee were those favouring the enactment of stringent laws fixing personal liability for fires, the encouragement of the use of automatic sprinkler protection in large buildings, and the undertaking of a campaign of education on fire prevention throughout Canada.

The principle of personal liability for fires has been recognized by Parliament at the present session when an amendment to the Criminal Code was enacted making indictable offences, negligence which causes a fire and failure to make improvements recommended to prevent fires from occurring. Negligence is defined to include failure to comply with the requirements of any fire prevention law. The Act is as follows:—

An Act to amend the Criminal Code Respecting Prevention of Fire.

His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. Section five hundred and fifteen of The Criminal Code is amended by inserting the following subsection immediately before subsection two thereof—

"(1A) Every one is guilty of an indictable offence and liable to two years' imprisonment who by negligence causes any fire which occasions loss of life or loss of property.

"The person owning ,occupying or controlling the premises in which such a fire occurs, or on which such fire originates, shall be deemed to have caused the fire through negligence if such person has failed to obey the requirements of any law intended to prevent fires or which requires apparatus for the extinguishment of fires or to facilitate the escape of persons in the event of fire, if the jury finds that such fire, or the loss of life, or the whole or any substantial portion of the loss of property, would not have occurred if such law had been complied with."

2. The said Act is further amended by inserting immediately after section five hundred and fifteen the following section:—

"515A. When any Dominion, Provincial or Municipal fire officer or authority recommends to the owner, lessee or other person controlling or operating any building, structure, factory, shipyard, vessel, dock, wharf, pier, sawmill, or yard in which logs or lumber are stored or held, that any reasonable change, alteration or addition should be made in or to such building, structure, factory, shipyard, vessel, dock, wharf, pier, sawmill, or yard with a view to safeguarding life or property from destruction by fire, or that any material should be removed therefrom with such view, or that any apparatus should be supplied therefor with such view; and if such recommendation is approved by an officer in the service of His Majesty, thereto authorized by the Governor in Council; and if notice of such recommendation and approval has been personally served upon such owner, lessee or other person; and if, after the expiration of thirty days from the receipt of such notice, such owner, lessee or other person refuses, neglects or otherwise fails to carry out such recommendation

to the satisfaction of the officer in the service of His Majesty hereinbefore mentioned, such owner, lessee or other person shall be guilty of an indictable offence and shall be liable to a fine of not exceeding one thousand dollars, or to imprisonment for any term not exceeding six months, or to both such fine and imprisonment."

It will be noticed that this Act does not follow the provisions of the Napoleonic Code, in force in several European countries, or of the draft bill suggested for enactment by State legislatures in the United States, in placing the burden of proof upon the person upon whose property the fire originates to show that he has not been guilty of negligence. The section of the Napoleonic Code respecting the liability of the tenant is as follows:—

"1733. He is responsible for the fire unless he can prove that the fire was caused accidentally, or by natural causes, or by faulty construction, or that the fire spread from an adjoining building."

The draft bill suggested for enactment in the United States contains the following:—

"In all actions against any person, company or corporation for the recovery of damages on account of any loss or injury to any property, real or personal occasioned by fire communicated from property owned by one party to property owned by another party, the fact that such fire was so communicated shall be sufficient evidence to charge the occupant of the property in which the fire originated with negligence and place the burden of proof upon him."

These provisions hold the offender guilty until he proves himself innocent, and while the legislation has undoubtedly been effective in curtailing fire waste in Europe, it is probable that the less drastic amendment of the Criminal Code above referred to will be equally effective here.

The resolution of the Committee favouring the wider adoption of automatic sprinkler protection recognizes the enormous possibilities of curtailing fire waste by this form of protection. Probably seventy-five per cent of the total fire loss in Canada occurs in plants suitable for sprinkler installation. Experience shows that the fire hazard is reduced by at least eighty per cent by the installation, and the cost of installation is defrayed out of savings in insurance premiums in from two to five years as a rule; the installing company in some cases taking the savings in premiums for a certain number of years as its remuneration.

If all the buildings suitable for sprinkling were protected in this way, we might expect a reduction of at least fifty per cent in our fire loss. This would mean an economic gain of from ten to fifteen million dollars annually.

These facts are sufficient to show the obvious point of attack in fire prevention if immediate results are to be produced.

It is, of course, too much to expect that this form of protection will forthwith be universally adopted and in the meantime the campaign against carelessness must be carried on. While the greater part of the annual loss is due to a comparatively small number of fires annually we unfortunately do not know where these fires are going to occur, nor do we know who, of all the thousands of persons employed on the premises, are by their carelessness, going to be responsible for the fires. This being so, the education of the general public in fire prevention may have a great effect in reducing fire loss not only in the homes but in the industrial establishments of the country as well.

The work of investigating fires and of conducting fire prevention campaigns has for some years been carried on by the Fire Marshal of the Province of Ontario and the Fire Commissioners of the Provinces of Manitoba and Saskatchewan.

Fire Marshal Acts are also in force in the Provinces of Nova Scotia and Prince Edward Island. It is to be hoped that during the coming year every province in Canada will have an organization perfected to carry into effect the provisions of these and similar Acts.

With a view to assisting in the work of fire prevention, the Department has during the present year added to its staff Mr. J. Grove Smith, late of the Commission of Conservation, whose work in this direction has done much to arouse public interest in the problem of fire waste.

Insurance rates are dependent mainly upon the amount of fire loss and the most obvious remedy for the comparatively high rates prevailing in Canada is to reduce the number of fires occurring and to better control those which do occur. So long as fire loss continues, it must be paid for. The immediate question, therefore, is largely one for the premium payers of the country, although ultimately, as in all economic problems, the entire population of the country is affected.

COMMISSION AND EXPENSES.

While fire loss is the main element entering into insurance rates, the expenses incurred in writing the business also affects the rates. The principal item of expense is the commission to the agent and with the prevailing conditions there appears to be dissatisfaction on all sides. Insurance companies, with increasing competition, find demands made upon them by agents for higher rates of commission. Agents are found to complain that their incomes have not increased proportionately with the increase in the cost of living and that increased rates are essential. The agents in smaller towns also complain that much of the business in their localities is placed through agencies and brokerage houses in the large centres and that when so placed the rate of commission paid is substantially higher than if it were placed through local agents. They allege unfair discrimination in this respect, while *bona fide* agents generally complain that not sufficient care is taken in the licensing of agents and that a higher standard of qualifications of fire insurance agents should be demanded by the licensing authorities. On the other hand those property owners whom self-interest prompts to seek insurance without solicitation are inclined to complain at the large proportion of their premiums which is taken for expenses of which the commission to the agent forms so large a part.

The trend of the ratio of commission and total expenses to premiums is undoubtedly upwards. The figures at three-year intervals for the last ten years, 1909 to 1918 inclusive are given below for British and foreign companies. The figures readily available for Canadian companies include foreign business as well as business in Canada, and are, for that reason not included.

BRITISH COMPANIES.

Year.	Cash premiums.	Commission.	Total expenses.	Rate of commission, per cent of cash premiums.	Rate of total expenses per cent of cash premiums.
	$	$	$		
1909	9,720,997	1,822,064	2,969,301	18·74	30·55
1912	12,092,125	2,308,900	3,764,912	19·09	31·14
1915	13,609,360	2,684,261	4,503,221	19·72	33·09
1918	18,658,712	3,787,980	6,320,803	20·30	33·88

FOREIGN COMPANIES.

Year.	Cash premiums.	Commission.	Total expenses.	Rate of commission per cent of cash premiums.	Rate of total expenses per cent of cash premiums.
	$	$	$		
1909	3,564,126	690,620	1,003,746	19·38	28·16
1912	6,038,984	1,206,991	1,691,584	19·99	28·01
1915	8,306,397	1,703,899	2,578,842	20·51	31·05
1918	11,725,601	2,527,210	3,965,024	21·55	33·82

The increase in the rate of general expenses over and above the increase in the rate of commission is accounted for in part by increased taxes imposed by the provincial governments and by the operation of the various war taxation measures of the Parliament of Canada.

If in spite of the enormous increase in the volume of premiums and the increase in the rate of commission, agents are today inadequately remunerated as compared with ten years ago, the reason will probably be found in the large number of agents and this may be traced to the qualifications demanded as the conditions of a license. It will probably not be denied that under the present conditions fire insurance agents and brokers are an essential element in the conduct of the business. Their services are essential for the convenience of the insuring public and should be essential for the service of the company. This being so, the higher the qualifications demanded by the company the better will be the service that can be rendered to both insured and insurer, the more restricted will become the agency force through the elimination of those not specially qualified therefor, the greater will be the average income of the agent and the lower will be the rate of commission necessary to provide him with reasonable remuneration. If, on the other hand, the increase in the rate of commission has not been necessary to provide proper remuneration to the agents, a remedy for the tendency shown by the foregoing figures should be found by the companies, or failing that, by appropriate legislation.

UNLICENSED INSURANCE.

The tabulation of fire insurance effected with unlicensed insurance companies under the provisions of section 129 of the Insurance Act, 1917, appearing on page cxcviii shows a considerable increase in 1918 over 1917, the respective figures being $318,763,720 and $283,423,680.

It should be pointed out that this increase is due in part to reports having been received from a number of companies from which no reports had previously been received although unlicensed insurance had been effected and it is evident to the Department that complete returns are not being received in respect of this insurance.

It should also be pointed out that the section of the Act in question permits the inspection of the risk and the adjustment of the loss in respect of such unlicensed insurance only if the insurance is effected outside of Canada and without any solicitation whatsoever directly or indirectly on the part of the company, and provided that the company does not within Canada advertise its business in any newspaper or other publication or by circular mailed in Canada or elsewhere.

This provision was adopted by Parliament in 1910 after a prolonged discussion before the Parliamentary committees and the object of the section is clearly to permit property owners to obtain insurance outside the regularly licensed companies but to prohibit anything in the nature of solicitation on the part of the companies.

It has come to the notice of the Department that the object of the legislation is not, so far as the unlicensed companies are concerned, in all cases, being strictly complied with. The following letter bearing the letter-head of two unlicensed insurance companies in Providence, Rhode Island, and addressed to an important manufacturing firm in Canada has come to the attention of the Department:—

"Gentlemen:—

Your factory is very probably eligible to membership in the.....

In this case the probable net cost of your insurance would be between 8c and 10c a year per $100., including full sprinkler leakage indemnity. If insurance with us at the above cost interests you, the writer will be glad to take the matter up further in detail or call and discuss the subject with you in person.

In replying please give particulars regarding the construction and fire protection of your building; also the total amount of insurance you carry."

Several letters emanating from the same source and to the same effect addressed to widely different points have been received by the Department and it should be pointed out, in justice to property owners effecting such insurance, and to the companies themselves, that in the opinion of the Department, should such insurance be effected as a result of this solicitation, representatives of the companies inspecting risks and adjusting losses are subject to the penalties prescribed by section 508 (C) of the Criminal Code.

Owners of property effecting insurance in unlicensed companies should also be advised that default in making return of such insurance renders them liable to a penalty of $10. for each day during which default continues.

EXPERIENCE OF FIFTY YEARS IN FIRE INSURANCE.

The year 1918 is the fiftieth year for which statistics are available in the Department's reports regarding the business of fire insurance in Canada, and it is of interest to review the experience of the period especially with regard to the underwriting results of the various classes of companies. It will be convenient to take the experience by decades.

So far as the entire business, fire and other, Canadian and foreign, of Canadian companies is concerned, a fair idea of the results of the business can be ascertained by observing the average rate of dividend paid upon the capital stock of the companies. Unfortunately the earliest figures readily available regarding dividends are those for the year 1875, but the effect of the omission of the preceding years will not seriously affect the total.

CANADIAN COMPANIES.

Period.	Average paid up capital.	Average paid up capital and surplus.	Average dividends paid.	Rate of dividends paid, per cent of paid up capital.	Rate of dividends paid, per cent of paid up capital and surplus.
	$	$	$		
1875–78	2,688,266	2,502,418	155,313	5·78	6·21
1879–88	1,790,839	1,855,918	124,375	6·95	6·70
1889–98	1,949,044	1,896,370	145,657	7·47	7·68
1899–1908	3,949,600	2,493,583	188,498	4·77	7·56
1909–18	9,102,618	8,259,587	504,143	5·54	6·10
Average rate for whole period				5·74	6·57

The foregoing figures are, of course, affected by the experience of several of the Canadian companies outside of Canada, and by the experience in classes of business other than fire, and the result therefore cannot be taken as accurately reflecting the experience of the Canadian field in fire insurance.

If we deal with the Canadian fire business alone of Canadian companies, we shall have to take into account the premiums earned, that is, the premiums written less the increases in statutory reserve, the losses incurred, and the expenses incurred in Canada. So far as the latter item is concerned, it is difficult to accurately apportion the expenses to the Canadian business as distinguished from the other business in the case of those companies transacting business outside of Canada, and also to accurately apportion certain expenses between the various classes of business transacted. An approximation may, however, be obtained if we assume that the rate of expense attached to the Canadian fire business is the same as the rate of expense attaching to the entire business of the companies. On this assumption the following table shows that the dividends paid have been derived wholly from sources other than fire underwriting:—

CANADIAN COMPANIES.

Period.	Cash premiums.	Premiums earned.	Losses incurred.	Expenses incurred.	Underwriting profit.	Rate of profit, per cent of cash premiums.
	$	$	$	$	$	%
1869–78	11,152,050	10,667,180	8,604,657	3,735,956	−1,673,433	−15·01
1879–88	11,233,998	11,003,893	7,795,919	3,447,673	− 239,699	− 2·13
1889–98	11,356,824	11,361,984	7,575,359	3,727,472	59,153	·52
1899–1908	24,923,206	23,203,599	14,819,790	8,794,116	− 410,307	− 1·65
1909–18	47,735,334	46,379,790	26,448,748	18,556,656	1,374,386	2·88
Totals	106,401,412	102,616,446	65,244,473	38,261,873	− 889,900	− 0·84

For British and foreign companies corresponding figures respecting their Canadian fire business are as follows:—

BRITISH COMPANIES.

Period.	Cash premiums.	Premiums earned.	Losses incurred.	Expenses incurred.	Underwriting profit.	Rate of profit, per cent of cash premiums.
	$	$	$	$	$	%
1869–78	15,889,898	15,432,391	14,966,067	3,256,904	−2,790,580	− 17·56
1879–88	30,218,934	28,994,591	18,550,093	7,362,210	3,082,288	10·20
1889–98	46,058,237	44,898,325	29,977,012	13,153,474	1,767,839	3·84
1899–1908	77,125,320	74,203,386	47,960,293	22,052,308	4,190,785	5·43
1909–18	132,991,741	127,960,647	71,563,595	43,567,578	12,829,474	9·65
Totals	302,284,130	291,489,340	183,017,060	89,392,474	19,079,806	6·31

FOREIGN COMPANIES.

Period.	Cash premiums.	Premiums earned.	Losses incurred.	Expenses incurred.	Underwriting profit.	Rate of profit, per cent of cash premiums.
	$	$	$	$	$	%
1869–78	2,536,720	2,490,602	2,166,905	381,473	− 57,776	− 2·28
1879–88	3,382,384	3,227,553	1,932,063	734,274	561,216	16·59
1889–98	8,722,057	8,381,866	5,854,634	2,601,525	− 74,293	− 0·85
1899–1908	21,091,374	19,896,574	12,167,881	5,817,816	1,910,877	9·06
1909–18	73,522,420	69,175,929	40,518,793	23,320,362	5,336,774	7·26
Totals	109,254,955	103,172,524	62,640,276	32,855,450	7,676,798	7·03
Grand totals	517,940,497	497,278,310	310,901,809	160,509,797	25,866,704	4·99

In order that the experience of each of the last five years may be compared with the average experience by decades, the following rates are given:—

RATE OF UNDERWRITING PROFIT PER CENT OF CASH PREMIUMS.

Period.	Canadian companies.	British companies.	Foreign companies.	All companies.
	%	%	%	%
1914	−1·21	6·49	9·97	6·19
1915	1·77	17·30	16·34	14·32
1916	12·82	3·88	4·81	5·72
1917	9·14	6·67	− ·11	4·85
1918	10·84	7·29	2·14	6·16

The foregoing figures do not include as income interest and rents or profits from sources other than the underwriting of the companies, nor do they include reserves for conflagrations, as expenditure. The amount deemed necessary to be set aside to cover the latter item varies with different companies, but it is frequently assumed that five per cent of the premium income each year should be set aside for this purpose. Assuming that this charge for conflagration reserve is necessary, we can assume that it is counterbalanced by the interest on invested assets, so that the foregoing returns of profit may not unfairly be taken as the results of the entire fire business in Canada.

The ratio shown compares the profits with premium income, not with capital or with capital and surplus. This is done for the reason that we are dealing with Canadian profits of British and foreign companies, and it is not easy to accurately estimate the Canadian capital or Canadian capital and surplus of such companies. The relation between premium income and capital and surplus, however, may be illustrated by the following figures for 1918 from the general business statements of United States fire insurance companies doing business in Canada.—

Total paid up capital	$ 71,400,000
Total surplus	146,361,940
Total capital and surplus	$ 217,761,940
Total net premium income	$ 325,627,525

from which it appears that the total capital and surplus is approximately two-thirds of the total net premium income.

If, therefore, we assume that the Canadian capital and surplus for all companies bears the same ratio to the Canadian premium income as the total capital and surplus of these United States companies bears to their total premium income, and if we wish to convert the rates of profit shown in the foregoing pages to show the rate of profit, per cent of Canadian capital and surplus, the rates shown should be increased by approximately one-half.

NEW LICENSES ISSUED.

Within the past few months several applications have been received from insurance companies for licenses to transact business under The Insurance Act, 1917.

Since the beginning of the present calendar year licenses have been issued to the following companies for additional classes of business:—To The Eagle Star and British Dominions Insurance Company, Limited, and to The London Guarantee and Accident Company, Limited, for hail insurance; to the General Animals Insurance Company of Canada for plate glass insurance; to the Dominion Fire Insurance Company for hail and automobile insurance; to the Canadian Surety Company for insurance of automobiles against fire; to the Canadian Fire Insurance Company for automobile insurance; to the General Accident Assurance Company of Canada for fire and hail insurance; to the Globe and Rutgers Fire Insurance Company for automobile and inland transportation insurance; to the Alliance Assurance Company, Limited, for burglary, hail and plate glass insurance; to the Great American Insurance Company for explosion insurance; to the New Jersey Insurance Company and the Newark Fire Insurance Company for automobile insurance; to the Scottish Union and National

Insurance Company for explosion insurance; to the Continental Insurance Company and the Fidelity-Phenix Fire Insurance Company of New York for explosion and hail insurance; to the Providence Washington Insurance Company; to the Westchester Fire Insurance Company and to the Liverpool-Manitoba Assurance Company for explosion insurance; to the Union Assurance Society, Limited for automobile insurance; to the Glens Falls Insurance Company for explosion and inland transportation insurance; to the Alliance Insurance Company of Philadelphia; and to the Springfield Fire and Marine Insurance Company for automobile insurance; to the Merchants Fire Assurance Corp. of New York for hail insurance throughout Canada and fire insurance in provinces of British Columbia and Ontario. Licenses have also been issued during the present calendar year for the first time to the following companies:—American Alliance Insurance Company, for fire insurance and automobile insurance (limited to the Province of British Columbia); to the Halifax Fire Insurance, Antigonish Farmers' Mutual Fire Insurance Company, Cumberland Farmers' Mutual Fire Insurance Company, Kings' Mutual Fire Insurance Company, Pictou County Farmers' Mutual Fire Insurance Company, The Mutual Fire Association of Canada, for fire insurance; (limited to the province of Nova Scotia) to the Girard Fire and Marine Insurance Company for fire and tornado insurance; to the Motor Union Insurance Company, Limited, for fire, accident and automobile insurance and to the Western Casualty Company for Accident and Sickness Insurance (limited to the provinces of Alberta, British Columbia, Manitoba and Saskatchewan.)

I have the honour to be, Sir
Your obedient Servant,

G. D. FINLAYSON,
Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE INSURANCE IN CANADA FOR THE YEAR 1918 IN ACCORDANCE WITH THE INSURANCE ACT, 1917.

GENERAL TABLES.

Assets of Companies, Fire, etc.
Liabilities of Companies, Fire, etc.
Income and Expenditure of Companies, Fire, etc.
Percentage of Losses to Premiums, etc., etc.

ABSTRACT FOR THE YEAR 1918.

Fire Insurance in Canada—Canadian Companies.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date	Net amount of losses incurred during the Year.	Net amount paid for losses.	Unsettled Losses.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Acadia Fire	201,155	188,652	389,807	29,137,614	22,836,938	66,589	100,703	4,401	None.
Beaver Fire	36,695	58,898	95,593	6,393,054	4,155,738	5,183	6,246	1,073	None.
British America	676,106	442,498	1,118,604	113,076,973	102,010,375	293,596	342,914	83,276	None.
British Colonial	134,873	152,115	286,988	20,956,639	16,868,674	69,686	75,224	10,497	6,167
British Northwestern	82,748	63,403	146,151	14,333,065	7,453,005	53,578	54,100	8,550	None.
Canada Accident	50,052	112,890	162,942	19,016,749	8,104,863	31,616	27,894	6,946	None.
Canada National	189,094	142,314	331,408	22,520,425	23,075,349	83,210	90,463	9,239	None.
Canadian Fire	306,843	201,940	508,783	35,003,091	38,244,580	129,062	135,061	13,692	3,500
Canadian Lumbermen's	−660	40,256	39,596	1,571,050	None.	None.	None.	None.	None.
Dominion Fire	318,003	189,165	507,168	39,240,853	42,035,443	149,089	153,982	5,034	2,500
Dominion of Canada Gtee. and Acct	30,234	10,767	41,001	4,675,144	7,262,381	9,385	10,329	5,195	None.
Fire Insurance Company of Canada	None.	15,156	15,156	2,947,543	1,298,134	1,930	None.	1,930	None.
Globe Indemnity	103,327	105,643	208,970	21,154,823	18,857,140	49,421	47,210	8,821	None.
*Guardian Insurance Company of Canada	None	None.	None.	None.	None.	None.	None.	None.	None.
Hudson Bay	175,032	141,732	316,764	24,818,421	18,487,708	99,248	111,995	8,160	1,000
†Imperial Guarantee and Accident	None.	None.	None.	None.	None.	None.	None.	None.	None.
Imperial Underwriters	107,654	125,561	233,215	27,368,369	15,126,730	38,347	47,860	4,244	None.
Liverpool Manitoba	268,708	245,276	513,984	47,525,598	38,307,485	111,443	117,552	13,321	None.
London Mutual	402,128	333,025	735,153	77,034,694	66,011,092	254,245	258,605	27,375	None.
Mercantile Fire	272,430	55,055	327,485	36,883,488	42,158,283	140,740	155,239	13,025	None.
Mount Royal	492,129	432,485	924,614	81,673,720	65,672,231	256,189	264,101	22,545	6,143
†North American Accident	None.	None.	None.	None.	None.	None.	None.	None.	None.
North Empire	106,366	108,014	214,380	19,193,862	8,893,520	68,119	63,864	12,633	2,500
North West Fire	140,577	73,415	213,992	18,140,374	17,542,831	58,028	68,528	7,154	2,000
Occidental Fire	206,076	205,129	411,205	34,208,101	18,776,960	90,256	100,536	9,848	None.
Pacific Coast Fire	98,944	108,792	207,736	19,876,360	12,442,777	43,880	49,730	13,196	None.
Quebec Fire	302,368	58,890	361,258	40,158,039	46,197,951	107,145	107,365	11,002	8,050
Western	869,213	761,539	1,630,752	146,218,524	115,481,100	344,937	352,403	56,842	6,600
Totals for 1918	5,570,035	4,372,610	9,942,705	903,126,573	757,301,291	2,554,922	2,741,904	357,999	38,460
Totals for 1917	4,782,833	4,377,593	9,160,426	819,328,851	689,229,995	2,570,550	2,376,825	586,970	22,320

*For business transacted outside of Canada, see page cxlviii. †For automobile business (including fire risk), see pages cxlviii and cxlix.

Fire Insurance in Canada—British Companies.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the Year.	Net amount paid for losses.	Unsettled Losses.	
								Not resisted	Resisted.
	$	$	$	$	$	$	$	$	$
Alliance	357,526	42,264	399,790	44,092,823	50,287,563	218,866	208,832	28,739	7,500
Atlas	560,056	96,711	656,767	54,336,189	72,399,715	295,760	305,348	13,314	7,500
British Crown	316,749	78,545	395,294	31,945,134	34,389,350	165,138	168,707	17,845	None.
British Traders	90,528	21,091	111,619	12,395,659	9,087,745	17,755	4,910	12,844	None.
Caledonian	467,411	89,566	556,977	52,055,517	70,087,880	229,913	226,913	14,153	38,750
Car and General	None.	None.	None.	None.	None.	None.	None.	None.	None.
Century	141,372	49,872	191,244	23,201,899	15,200,533	80,015	95,756	26,008	None.
Commercial Union	1,089,938	447,155	1,537,093	162,035,912	144,449,449	634,832	654,903	72,437	2,000
Eagle, Star and British Dominions	188,408	48,700	237,108	23,431,751	25,401,385	86,067	93,716	12,180	4,000
Employers' Liability	628,724	144,756	773,480	80,866,010	80,205,148	289,908	336,838	23,879	18,844
General Accident Fire and Life	393,903	80,765	474,668	47,183,708	48,635,501	211,040	232,188	28,961	None.
Guardian Assurance	1,339,808	229,289	1,569,097	137,970,752	154,729,636	692,297	736,998	59,408	96,400
Law Union and Rock	277,441	56,234	333,675	36,506,199	42,276,456	156,196	165,423	14,294	5,400
Liverpool and London and Globe	1,405,866	347,921	1,753,787	155,232,665	196,533,840	685,450	738,448	96,011	None.
London Guarantee and Accident	500,795	90,337	591,132	54,693,653	49,604,227	239,389	225,052	99,008	None.
London and Lancashire Fire	899,558	180,549	1,080,107	107,153,093	120,332,759	427,451	399,313	88,135	7,500
London Assurance	382,194	65,175	447,369	46,117,342	55,542,550	167,287	191,120	10,635	None.
*Marine Insurance Co	None.	None.	None.	None.	None.	None.	None.	None.	None.
National Benefit	382	185	567	116,250	407,300	4,300	100	4,200	None.
North British and Mercantile	1,076,982	202,314	1,279,296	120,693,745	144,429,664	527,665	578,480	83,376	35,000
Northern Assurance Co	984,108	170,540	1,151,648	94,210,077	112,547,757	638,465	650,170	51,457	38,468
Norwich Union Fire	857,166	105,064	962,230	85,543,171	113,688,693	450,707	466,246	49,317	27,405
Ocean Accident and Guarantee	311,473	78,708	390,181	39,593,555	37,301,468	211,525	205,985	25,245	None.
Palatine	340,267	104,912	445,179	44,397,791	43,840,696	167,894	165,436	29,814	None.
Phœnix of London	1,090,478	333,971	1,424,449	112,133,514	130,183,175	466,777	497,673	9,181	4,375
Provincial	67,763	11,205	78,968	9,744,134	9,964,626	36,889	34,789	3,118	None.
Queensland	57,131	10,731	67,862	8,866,307	7,192,055	13,169	8,444	4,725	None.
Royal Exchange	614,421	134,697	749,118	80,517,274	78,650,461	260,684	289,841	20,260	None.
Royal Insurance	1,682,583	324,798	2,007,381	180,198,900	242,425,242	817,339	946,810	70,794	800
Scottish Metropolitan	None.	None.	None.	None.	None.	None.	None.	None.	None.
Scottish Union and National	416,672	77,370	494,042	53,562,761	63,707,840	212,815	248,928	17,815	1,668
Sun Insurance Office	717,858	163,793	881,651	87,963,278	97,523,889	313,765	374,231	33,732	None.
Union Assurance Society	661,995	180,776	842,771	80,655,128	79,054,554	277,797	295,827	28,788	2,000
Union Insurance of Canton	289,329	78,870	368,199	36,848,472	28,465,498	117,263	106,659	11,288	None.
Union Marine	None.	None.	None.	None.	None.	None.	None.	None.	None.
Yorkshire	449,825	83,920	533,745	43,308,253	56,149,828	219,880	253,915	18,946	9,287
Totals for 1918	18,658,710	4,130,784	22,789,494	2,147,570,916	2,414,696,483	9,334,298	9,907,999	1,079,907	306,897
Totals for 1917	16,317,311	3,804,024	20,121,335	1,914,891,756	2,157,687,223	9,001,906	8,358,290	1,762,163	331,959

*For automobile business (including fire risk), see page clvii.

ABSTRACT FOR THE YEAR 1918—*Concluded.*

Fire Insurance in Canada—Foreign Companies.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the Year.	Net amount paid for losses.	Unsettled Losses.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Ætna Insurance Co.	402,403	82,776	485,179	43,999,232	49,787,916	220,105	232,672	24,491	None.
Agricultural	11,790	18,374	30,164	1,898,784	1,731,200	2,930	2,813	152	None.
Alliance Insurance	121,257	53,968	175,225	21,151,665	12,919,471	57,492	54,086	6,700	None.
American Central	94,377	154,743	249,120	29,839,276	11,268,420	50,359	51,316	15,201	None.
American Insurance	72,982	20,672	93,654	8,260,610	6,369,200	56,212	46,221	8,349	None.
American Lloyds	23,630	2,940	26,570	6,145,986	5,177,736	14,439	13,226	1,263	None.
Automobile	None.	None.	None.	None.	None.	None.	None.	None.	None.
Boston	60,586	18,239	78,825	7,184,749	5,620,138	36,474	32,919	3,554	None.
California	61,758	28,720	90,478	11,919,922	7,119,294	29,139	19,651	12,579	None.
Citizens' of Missouri	17,204	10,043	27,247	4,348,812	1,047,473	2,936	2,940	4	None.
*Columbia	None.	None.	None.	None.	None.	None.	None.	None.	None.
Commercial Union of N.Y.	7,654	5,219	12,873	962,594	957,842	1,781	1,729	52	None.
Connecticut	170,310	115,939	286,249	25,403,154	21,393,246	67,214	97,796	7,186	None.
Continental Insurance	412,917	176,096	589,013	54,836,439	46,451,831	163,785	221,655	39,037	None.
Equitable Fire and Marine	55,503	162,730	218,233	18,541,921	5,353,856	36,602	37,360	3,202	231
Fidelity-Phenix	411,981	154,042	566,023	50,581,029	43,761,867	179,342	214,934	27,161	None.
Fire Association of Philadelphia	58,519	23,385	81,904	5,679,189	5,692,361	34,231	30,087	4,101	265
Fireman's Fund	195,116	47,922	243,038	25,769,990	19,718,829	152,039	145,276	42,535	None.
Firemen's Insurance	86,855	17,763	104,618	9,317,110	12,520,411	37,091	43,694	9,627	None.
General of Paris	118,701	40,521	159,222	17,975,747	12,199,792	50,069	57,806	7,118	8,587
Glens Falls	201,747	74,354	276,101	34,663,002	20,860,982	84,556	97,434	10,181	6,000
Globe and Rutgers	663,571	139,971	803,542	85,009,552	72,036,520	415,295	388,051	139,499	None.
Great American	492,162	217,853	710,015	77,172,025	59,248,740	344,285	390,173	54,818	None.
Hartford Fire	1,131,407	243,674	1,375,081	131,038,582	139,730,921	623,169	601,926	121,931	None.
Home Insurance	1,207,793	245,522	1,453,315	137,747,232	133,781,362	651,795	615,563	196,290	1,000
Insurance Co. of North America	643,429	229,439	872,868	102,719,468	88,902,418	338,607	367,751	37,033	None.
Insurance Co. of State of Pa	173,190	53,272	226,462	25,727,768	17,439,260	119,529	143,453	28,183	None.
Lumbermen's Underwriting Alliance	105,210	21,183	126,393	8,587,016	7,239,160	13,386	19,163	None.	None.
Manufacturing Lumbermen's	128,114	26,047	154,161	8,327,100	6,884,800	8,544	8,544	None.	None.
Mechanics and Traders	25,019	8,162	33,181	1,171,347	1,108,782	16,493	15,293	1,200	None.
Merchants Fire	14,883	2,505	17,388	1,216,216	1,022,826	3,447	3,447	None.	None.
Millers National	40,642	15,325	55,967	4,782,160	4,819,658	28,934	29,205	8,007	2,650
National-Ben Franklin	99,467	21,824	121,291	11,400,898	15,797,299	51,333	52,560	6,068	None.

National Fire of Hartford	593,987	148,287	742,274	65,388,447	62,187,184	298,689	295,654	39,255	None.
National Union Fire	181,518	61,927	243,445	27,175,774	19,059,839	147,946	175,137	15,491	None.
La Nationale	389,161	51,550	440,711	45,377,495	41,504,321	150,721	141,247	25,830	5,000
Newark	10,676	5,971	16,647	1,075,985	941,169	5,728	5,748	None.	None.
New Hampshire	44,087	11,031	55,118	4,863,697	3,339,529	18,790	15,358	3,432	None.
New Jersey	35,610	11,128	46,738	3,341,764	2,737,438	20,809	20,523	287	None.
Niagara Fire	197,404	103,083	300,487	28,759,417	22,496,999	119,706	117,369	34,933	None.
Northwestern Mutual	11,877	3,812	15,689	1,181,690	1,094,300	2,251	2,251	None.	None.
Northwestern National	245,794	29,548	275,342	21,861,007	27,633,455	114,393	133,692	11,128	None.
Phenix of Paris	140,530	56,145	196,675	23,689,850	14,560,029	61,818	56,683	8,716	9,000
Phœnix of Hartford	396,995	289,564	686,559	67,335,175	58,167,683	233,468	275,584	29,188	632
Providence Washington	221,319	65,646	286,965	32,949,194	24,645,754	141,849	168,329	11,028	None.
Queen of America	682,427	159,126	841,553	68,831,581	85,258,176	307,465	381,137	32,548	10,000
St. Paul Fire amd Marine	352,206	183,673	535,879	61,887,171	43,978,166	248,100	284,084	29,368	None.
Springfield Fire and Marine	355,308	178,108	533,416	59,802,031	47,325,797	185,902	194,874	49,804	None.
Stuyvesant	64,452	49,054	113,506	8,079,706	5,485,864	59,671	76,239	21,417	None.
L'Union, Paris, France	233,088	53,471	286,559	23,163,093	26,760,126	138,904	145,212	13,524	6,200
Vulcan	43,730	8,270	52,000	3,210,827	2,721,205	14,680	15,197	8,151	None.
Westchester	215,254	130,865	346,119	33,885,088	23,656,422	152,437	166,287	15,545	None.
Totals for 1918	11,725,600	4,033,482	15,759,082	1,555,337,567	1,351,517,067	6,314,940	6,709,349	1,165,167	49,565
Totals for 1917	10,146,386	3,452,856	13,599,242	1,314,839,302	1,139,280,296	6,161,988	5,643,987	1,628,200	31,620

RECAPITULATION.

Canadian Companies	5,570,095	4,372,610	9,942,705	903,126,573	757,301,291	2,554,922	2,741,904	357,999	38,460
British Companies	18,658,710	4,130,784	22,789,494	2,147,570,916	2,414,696,483	9,334,298	9,907,999	1,079,907	306,897
Foreign Companies	11,725,600	4,033,482	15,759,082	1,555,337,567	1,351,517,067	6,314,940	6,709,349	1,165,167	49,565
Totals for 1918	35,954,405	12,536,876	48,491,281	4,606,035,056	4,523,514,841	18,204,160	19,359,252	2,603,073	394,922
Totals for 1917	31,246,530	11,634,473	42,881,003	4,049,059,999	3,986,197,514	17,734,444	16,379,102	3,977,333	385,899

* For automobile business (including fire risks), see page cli.

Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

	Premiums Received.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	113,833	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,895	1,956,746
Canada Agricultural	.....	.....	.....	.....	.....	109,892	131,639	115,897	97,468	.....	.....	.....	454,896
Canada Fire	.....	.....	.....	.....	.....	.....	.....	94,788	133,625	118,055	141,378	167,609	655,455
Citizens	.....	.....	.....	.....	.....	.....	129,893	244,363	136,653	91,971	89,718	87,041	779,639
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	27,175	58,308	70,388	155,871
*London Mutual Fire	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,602	945,654
National Fire	.....	.....	.....	.....	.....	.....	.....	86,098	93,812	60,070	44,046	.....	284,026
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	7,947	64,882	86,174	35,858	.....	.....	194,861
Provincial	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495	.....	.....	.....	1,434,350
Quebec	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	66,012	60,600	62,559	888,531
Royal Canadian	.....	.....	.....	.....	.....	392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
†Sovereign	.....	.....	20,680	59,121	55,623	83,250	80,091	92,656	95,117	82,819	63,695	†107,879	740,931
Stadacona	.....	.....	.....	.....	.....	21,918	183,009	201,429	84,132	.....	.....	.....	490,488
Western	154,680	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies.													
Commercial Union	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,472,258
Guardian	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177
Liverpool and London and Globe	286,398	273,303	263,696	260,262	258,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,448	9,448
London Assurance	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,454	715,185
North British	141,822	168,500	203,724	235,290	309,234	322,516	292,563	265,910	288,943	282,475	262,508	253,871	3,027,356
Northern	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	68,628	75,175	721,919
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,507	20,507
Phœnix, of London	86,081	82,643	80,133	108,215	158,403	188,503	162,030	151,223	157,844	171,410	150,898	162,339	1,659,722
Queen	94,048	106,616	122,609	150,530	179,562	163,329	160,594	153,273	198,087	193,664	182,042	195,069	1,899,423
Royal	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,450	360,915	359,006	343,317	417,150	4,000,389
Scottish Commercial	.....	.....	.....	.....	.....	.....	37,446	46,774	76,932	82,240	80,516	19,513	343,421
Scottish Imperial	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

Foreign Companies.													
Ætna	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Agricultural of Watertown	.....	5,431	68,361	73,613	64,641	.....	.....	.....	.....	.....	‡ 27,279	47,290	286,615
Andes	.....	.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Hartford	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184	83,191	976,529
Home	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phenix, of Brooklyn	.....	.....	.....	.....	.....	.....	15,506	20,090	11,858	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372

RECAPITULATION.

Canadian Companies	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
Foreign Companies	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand totals	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

* Formerly the Agricultural Mutual .
† Formerly the Isolated Risk. In its premiums for 1880 the $17,352 received for reinsurance of risks of the National has not been included.
‡ This is exclusive of $63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Premiums Received.												
	Totals for 1869 to 1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	Totals from 1869 to 1891.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211,585	197,723	203,489	204,476	196,812	3,924,10
Canada Agricultural	454,896												454,896
Canada Fire	655,455	192,894	32,984										881,333
Citizens'	779,639	100,873	137,941	181,393	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	2,834,626
Dominion	155,871	34,371											190,242
Eastern										27,938	99,777	119,364	247,079
*London Mutual Fire	945,654	122,189	104,893	110,830	118,246	124,324	111,148	118,618	129,882	131,696	131,881	128,367	2,277,728
National Fire	284,026												284,026
Ottawa Agricultural	194,861												194,861
Provincial	1,434,350												1,434,350
Quebec	888,531	49,287	49,867	64,434	66,720	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,775,528
Royal Canadian	1,553,902	154,585	164,622	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,533,410
†Sovereign	740,931	123,476	102,554	88,443									1,055,404
Stadacona	490,488												490,488
Western	2,909,551	282,409	312,621	332,609	330,548	330,904	331,096	338,010	340,858	333,592	335,190	333,152	6,510,540
	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies.													
Atlas								32,969	45,895	55,945	63,701	58,162	256,672
Caledonian				71,047	90,947	88,281	92,531	105,539	106,886	107,905	103,689	100,936	867,761
City of London			127,100	149,665	171,502	170,338	170,317	160,215	153,789	143,490	140,758	144,256	1,531,430
Commercial Union	1,472,258	277,885	307,967	294,508	312,381	302,935	299,911	285,071	286,903	305,678	318,697	359,153	4,823,347
Employers' Liability								45,199	48,748	54,574	61,730	68,352	278,603
Fire Insurance Association		43,296	110,989	109,316	134,109	126,497	147,145	127,419	117,721	109,642	113,900	103,367	1,243,401
Glasgow and London					‡128,261	161,630	205,251	304,578	319,829	311,610	188,574		1,619,733
Guardian	480,753	64,915	71,095	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,007	180,565	2,071,205
Imperial	1,469,098	170,486	179,520	199,062	205,142	185,778	182,141	195,650	213,440	218,135	211,895	206,524	3,636,871
Lancashire	1,084,177	197,980	208,539	210,159	226,468	208,454	194,767	192,695	212,992	223,197	253,229	254,233	3,466,890
Liverpool and London and Globe	2,398,094	157,565	161,962	195,602	213,133	207,436	224,050	232,994	253,446	257,022	279,594	287,909	4,868,807
London and Lancashire	9,448	30,964	105,197	95,299	93,115	89,974	93,042	102,841	123,183	153,148	167,692	172,204	1,236,107
London Assurance	715,185	62,402	66,576	76,959	63,415	60,932	65,956	72,312	75,883	72,673	87,537	90,564	1,510,394
Manchester											53,067	96,309	149,376
National of Ireland				32,528	45,969	54,082	71,432	73,840	73,413	77,053	75,138	74,116	577,571

North British	3,027,356	271,375	273,516	293,579	323,171	308,392	303,808	304,199	312,663	307,680	313,247	338,018	6,377,004
Northern	721,919	95,525	132,259	169,577	193,755	181,260	146,406	154,105	170,111	170,604	179,523	174,564	2,489,608
Norwich Union	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,026	101,378	968,766
Phœnix of London	1,659,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,643	3,972,211
Queen	1,899,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	253,175	262,485	219,742	4,354,694
Royal	4,000,389	503,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,889,602
Scottish Commercial	343,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial	535,710	52,072	72,314	12,759	.....	.....	.....	.....	.....	.....	.....	.....	672,855
Scottish Union and National	.....	.....	37,627	50,400	51,033	60,507	79,141	100,695	115,916	114,598	123,755	134,247	867,919
Union Assurance Society	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,717	77,941	82,658
United Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	183,862	183,862
	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Foreign Companies.													
Ætna	1,640,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Agricultural of Watertown	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Andes	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Connecticut	.....	.....	.....	.....	.....	.....	23,321	34,344	42,515	41,952	36,791	36,638	215,561
Hartford	976,529	87,616	103,355	131,133	135,369	131,177	124,597	127,371	128,510	128,235	128,684	149,422	2,351,998
Home	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Insurance Co. of North America	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,904	26,773	46,150	75,827
Phœnix of Brooklyn	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	676,481
Phœnix of Hartford	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	45,946	129,904	175,850
Queen of America	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	42,800	42,800
	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403

RECAPITULATION.

Canadian Companies	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Foreign Companies	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403
Grand totals	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,006,787

* Formerly the Agricultural Mutual.
† Formerly the Isolated Risk.
‡ Not including $124,272 for reinsurance of risks of the Sovereign Insurance Company.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada by all Companies, for the years 1869 to 1902, inclusive.—*Con.*

	Totals, for 1869 to 1891.	PREMIUMS RECEIVED.											Totals, for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American	.....	.....	.....	.....	.....	.....	.....	.....	.....	91,925	157,846	224,463	474,234
British America	3,924,105	172,414	202,076	220,398	276,294	288,119	296,273	302,255	347,188	235,868	350,233	414,847	7,030,070
Canada Agricultural	454,896	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	454,896
Canada Fire	881,333	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	881,333
Canadian Fire	.....	.....	.....	.....	.....	.....	42,376	56,508	79,662	112,412	134,572	162,676	588,206
Citizens	2,834,626	22,335	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,856,961
Dominion	190,242	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	190,242
Eastern	247,079	190,663	264,511	164,115	27,826	.....	.....	.....	.....	.....	.....	.....	894,194
Equity Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	92,536	127,665	220,201
*London Mutual Fire	2,277,728	128,513	122,772	155,762	184,519	171,331	183,394	210,301	197,778	210,694	250,290	333,306	4,426,391
Mercantile	.....	98,585	129,379	161,649	153,365	107,568	69,671	71,789	69,698	76,378	93,260	79,142	1,110,484
National Fire	284,026	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	284,026
Ottawa Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	117,386	130,532	140,285	388,203
Ottawa Agricultural	194,861	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	194,861
Provincial	1,434,350	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,434,350
Quebec	1,775,528	111,578	90,631	86,522	90,259	98,792	86,359	105,512	99,309	87,494	90,570	91,114	2,813,668
Royal Canadian	3,533,410	4,613	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,538,023
†Sovereign	1,055,404	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,055,404
Stadacona	490,488	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	490,488
Victoria-Montreal	.....	.....	.....	.....	.....	.....	.....	.....	41,853	37,474	.....	.....	79,327
Western	6,510,540	323,340	328,428	319,848	418,863	396,045	343,143	375,559	348,251	329,120	427,571	482,295	10,603,003
	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies.													
**Albion Fire Ins. Ass'n.	1,243,401	105,216	119,693	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,468,310
Alliance	.....	172,368	203,641	175,016	169,589	155,115	181,141	187,036	184,326	150,786	105,469	147,381	1,831,868
Atlas	256,672	92,890	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	248,678	284,796	1,952,563
Caledonian	867,761	112,084	133,021	147,031	157,169	158,810	161,718	171,777	209,222	218,202	245,705	260,582	2,843,082
City of London	1,531,430	56,824	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,588,254
Commercial Union	4,823,347	357,747	364,276	385,647	373,555	362,375	352,964	342,317	343,388	372,261	424,009	442,169	8,944,055
Employers' Liability	278,603	76,958	9,128	.....	.....	.....	.....	.....	.....	.....	.....	.....	364,689
‡Glasgow and London	1,619,733	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,619,733
Guardian	2,071,205	236,617	294,310	287,175	290,007	322,355	313,722	300,025	320,833	322,218	395,463	445,608	5,599,538
Imperial	3,636,871	201,177	189,962	186,055	186,812	200,828	214,030	235,373	275,460	293,722	306,499	159,007	6,085,796
Lancashire	3,466,890	285,920	259,563	260,854	278,705	275,227	287,045	307,238	327,886	329,015	132,030	471	6,210,844
††Law Union and Rock	.....	.....	.....	.....	.....	.....	.....	.....	26,859	50,430	63,830	66,177	207,296
Liverpool and London and Globe	4,868,807	312,472	323,872	330,175	353,996	353,541	352,228	343,981	349,264	369,966	399,352	417,774	8,775,428

London and Lancashire.	1,236,107	190,308	194,053	170,472	181,436	195,260	214,128	209,023	207,095	220,607	251,142	259,033	3,528,664
London Assurance	1,510,394	104,206	107,918	118,754	121,333	134,996	128,400	131,713	131,420	116,182	134,952	135,187	2,875,455
Manchester	149,376	121,229	118,940	190,006	171,291	186,969	195,416	198,857	219,727	223,674	220,291	191,950	2,187,726
National of Ireland	577,571	90,476	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	229,536	268,000	2,235,110
North British	6,377,004	380,393	383,663	396,615	392,021	462,927	431,093	431,314	450,855	448,853	505,536	569,743	11,230,017
Northern	2,489,608	170,128	172,523	161,571	181,064	192,090	197,622	224,111	258,008	266,345	326,194	360,501	4,999,765
Norwich Union	968,766	118,399	142,281	137,557	187,824	213,605	270,584	270,860	279,969	293,292	347,145	396,957	3,627,239
Phœnix of London	3,972,211	250,285	260,576	260,506	304,805	319,317	362,427	403,622	502,604	538,801	594,203	705,756	8,475,113
Queen	4,354,694	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,354,694
Royal	9,889,602	567,387	594,631	568,972	604,234	616,175	600,107	583,260	613,666	639,260	814,149	981,856	17,073,299
Scottish Commercial	343,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial	672,855	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	672,855
Scottish Union and National	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office	.....	37,131	93,809	127,494	164,509	175,496	181,170	175,809	177,679	178,670	222,504	247,225	1,781,496
Union Assurance Co	82,658	104,398	135,047	192,300	213,306	244,584	271,727	248,018	288,232	284,587	301,851	294,872	2,661,580
United Fire	183,862	173,044	187,094	156,450	18,027	.....	.....	.....	.....	.....	.....	.....	718,477
	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
Foreign Companies.													
Ætna	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,998	175,643	176,236	190,952	209,001	4,711,539
Agric. of Watertown	1,079,187	61,923	51,585	43,930	35,188	33,229	4,058	.....	.....	.....	.....	.....	1,309,100
American Fire	.....	.....	.....	.....	.....	.....	.....	.....	33,216	42,818	−3,709	.....	72,325
Andes	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Connecticut	215,561	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	61,993	53,173	59,090	721,078
Hartford	2,351,998	144,483	138,504	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home, New York	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	82,277	82,277
Ins. Co. of North America	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,620	1,305,758
Phœnix of Brooklyn	676,481	88,426	89,314	89,542	100,185	91,809	59,922	75,132	77,288	120,384	147,379	178,036	1,793,898
Phœnix of Hartford	175,850	211,876	238,319	192,951	197,867	155,162	149,928	127,584	119,606	124,755	126,764	139,791	1,960,453
Queen of America	42,800	271,081	272,214	275,504	282,281	286,057	282,753	290,364	302,828	312,525	415,541	500,755	3,534,703
	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726

RECAPITULATION.

Canadian Companies	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
Foreign Companies	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand totals	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,650,348	10,577,084	177,020,974

* Formerly the Agricultural Mutual † Formerly the Isolated Risk. ‡ Not including $124,272 for reinsurance of risks of the Sovereign Insurance Co.
** Formerly the Fire Insurance Association. ‡‡ Formerly the Law Union and Crown.

Summary of Premiums received for Fire Insurance in Canada by all Companies, for the years 1869 to 1913, inclusive.

Companies.	Totals for 1869 to 1902.	Premiums Received.											Totals for 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
Canadian.	$	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire	.....	.....	.....	46,136	76,859	85,324	84,584	142,956	155,086	125,526	110,673	144,172	971,316
Anglo-American	474,234	271,787	284,863	286,564	264,515	266,824	270,407	242,605	221,140	218,962	180,441	202,743	3,185,085
Beaver Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	None.
British America	7,030,070	424,684	532,271	470,969	513,127	576,277	473,921	401,504	363,565	550,718	421,097	482,282	12,240,485
British Colonial	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12,615	33,796	46,411
British Northwestern	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	29,439	53,481	82,920
Canada Agrie	454,896	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	454,896
Canada Fire	881,333	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	881,333
Canada National	.....	.....	.....	.....	.....	.....	.....	.....	.....	24,898	121,142	131,416	277,456
Canadian Fire	588,206	180,485	205,087	218,917	241,438	248,726	227,003	240,633	262,048	281,695	301,017	292,204	3,287,459
Central Canada Manufacturers	.....	.....	.....	.....	.....	3,852	23,269	29,674	50,651	55,615	50,222	56,085	269,368
Citizens	2,856,961	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,856,961
Dominion	190,242	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	190,242
Dominion Fire	.....	.....	.....	.....	.....	79,698	177,746	199,976	202,390	277,751	255,742	264,599	1,457,902
Eastern	894,194	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	894,194
Eastern Canada Manufacturers	.....	.....	.....	.....	.....	3,852	23,269	29,674	15,348	.....	.....	.....	72,143
Equity Fire	220,201	135,900	151,142	182,851	199,876	208,423	205,658	154,570	254,394	242,859	175,830	160,747	2,292,451
Factories Insurance Co	.....	.....	.....	.....	.....	.....	.....	.....	112,043	211,025	151,976	110,467	585,511
Hudson Bay Insurance	.....	.....	.....	.....	.....	.....	.....	.....	75,689	129,053	145,579	111,005	461,326
Imperial Underwriters	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	56,512	56,512
Liverpool-Manitoba	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	358,896	397,834	756,730
*London Mutual Fire	4,426,391	392,062	430,190	458,212	426,825	382,799	433,080	389,419	425,250	353,881	423,151	478,306	9,019,566
Manitoba Assurance	.....	.....	.....	99,219	125,293	150,164	126,691	161,500	298,068	333,578	.....	.....	1,294,513
Mercantile Fire	1,110,484	80,009	92,760	96,861	121,277	158,699	164,690	172,111	195,668	186,782	213,508	241,393	2,834,242
Montreal-Canada	.....	.....	127,386	231,025	324,803	267,106	214,847	199,825	180,665	174,738	136,535	146,959	2,003,889
Mount Royal	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	201,550	239,468	441,018
National Fire	284,026	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	284,026
North Empire Fire	.....	.....	.....	.....	.....	.....	.....	8,154	26,842	61,182	81,485	105,814	283,477
North West Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	84,150	115,078	199,228

Nova Scotia Fire...				32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	−61,910	617,139
Occidental Fire....								68,386	90,410	102,455	152,164	158,378	571,793
Ontario Fire.....						245,354	227,320	165,571	174,891	180,976	179,616	100,518	1,274,246
Ottawa Assurance..	388,203	190,351	161,041	175,239	187,662	3,866	37,290	27,492	10,772	20,366	−3,513		1,198,769
Ottawa Agricultural	194,861												194,861
Pacific Coast Fire..							30,294	46,985	53,571	64,802	99,441	66,826	361,919
Provincial.....	1,434,350												1,434,350
Quebec.....	2,813,668	93,964	119,631	126,742	124,079	149,138	159,117	174,658	198,305	190,816	216,762	229,960	4,596,840
Richmond and Drummond.....					38,629	92,539	102,893	94,212	−20,418				307,855
Rimouski.....						214,941	247,625	332,250	306,684	331,161	310,998	199,770	1,943,429
Royal Canadian....	3,538,023												3,538,023
†Sovereign.....	1,055,404												1,055,404
Sovereign Fire.....					27,560	73,801	71,871	63,713	71,319	70,601	109,347	−16,077	472,135
Stadacona.....	490,488												490,488
Victoria-Montreal...	79,327												79,327
Western.....	10,603,003	513,256	576,904	588,122	471,895	418,823	452,573	339,180	501,766	399,752	374,895	597,472	15,837,641
	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	5,099,298	81,654,879
British.													
‡Albion Fire Insurance Association..	1,468,310												1,468,310
Alliance.....	1,831,868	204,485	242,675	154,112	140,736	130,804	132,712	144,660	189,357	199,726	206,684	224,905	3,802,724
Atlas.....	1,952,563	292,829	374,889	395,116	397,120	430,960	424,924	447,265	475,196	459,899	497,116	541,479	6,689,347
Caledonian.....	2,843,082	262,839	300,843	313,320	312,942	325,678	317,585	327,341	357,401	388,130	431,217	436,727	6,617,105
City of London.....	1,588,254												1,588,254
Commercial Union.	8,944,055	458,743	528,215	539,213	548,442	602,268	1,020,459	1,080,096	1,152,862	1,233,650	792,177	843,850	17,744,030
Employers' Liability.....	364,689									95,484	174,606	247,675	882,454
General Accident Fire and Life.....							75,446	248,914	220,037	253,073	264,818	278,843	1,341,131
††Glasgow and London.....	1,619,733												1,619,733
Guardian.....	5,599,538	489,256	547,241	554,461	603,595	692,932	718,413	737,713	746,951	752,342	827,130	867,322	13,136,894
Imperial.....	6,085,796												6,085,796
Lancashire.....	6,210,844												6,210,844
**Law Union and Rock.....	207,296	83,194	117,898	123,828	125,833	143,074	132,707	137,735	168,874	183,058	212,748	236,795	1,873,040
Liverpool and London and Globe....	8,775,428	684,482	957,611	1,086,199	1,139,347	1,210,725	1,388,605	1,151,480	1,129,594	1,299,799	1,297,207	1,402,255	21,522,732
London and Lancashire Fire.....	3,528,664	275,349	316,239	322,394	369,001	414,613	454,004	484,664	542,590	555,642	614,269	673,804	8,551,233
London Assurance..	2,875,455	131,060	144,315	134,059	143,427	140,744	149,425	162,390	213,322	232,948	252,008	288,379	4,867,532
Manchester.....	2,187,726	197,750	114,838										2,500,314

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.
‡‡Not including $124,272 reinsurance of risks of the Sovereign Insurance Company. **Formerly the Law Union and Crown.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the years 1869 to 1913, inclusive.—*Con.*

Companies.—*Con.*	Totals for 1869 to 1902.	Premiums Received. 1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	Totals for 1869 to 1913.
British.—Con.	$	$	$	$	$	$	$	$	$	$	$	$	$
National of Ireland	2,235,110	272,129	100,347										2,607,586
North British and Mercantile	11,230,017	569,180	648,079	680,717	697,011	736,274	793,670	789,309	796,033	839,615	940,875	961,355	19,682,135
Northern	4,999,765	383,105	446,894	470,404	487,221	572,650	568,123	546,028	568,560	564,135	636,980	718,600	10,962,465
Norwich Union	3,627,239	421,145	497,861	535,615	534,410	575,862	563,962	596,323	621,628	723,990	770,887	805,204	10,274,126
Palatine Insurance Co.											73,594	187,594	261,188
Phœnix of London	8,475,113	684,265	805,091	925,119	859,755	858,884	1,017,845	831,045	937,087	1,055,569	996,925	1,031,853	18,478,542
Provincial										18,525	29,382	29,811	77,718
Queen	4,354,694												4,354,694
Royal	17,073,299	973,773	1,107,031	1,226,570	1,157,449	1,225,488	1,323,012	1,187,394	1,221,855	1,193,833	1,267,798	1,291,623	30,249,125
Royal Exchange									3,700	213,466	322,085	406,218	945,469
Scottish Commercial	343,421												343,421
Scottish Imperial	672,855												672,855
Scottish Union and National	2,951,316	337,110	309,052	268,177	274,780	264,151	260,377	270,394	271,934	294,003	349,315	359,839	6,210,448
Sun Insurance Office	1,781,496	251,833	300,260	313,880	351,305	378,767	392,924	371,141	388,672	388,831	422,328	475,555	5,816,992
Union Assurance Society	2,661,580	361,905	484,296	539,750	459,000	461,509					438,649	494,145	5,900,834
United Fire	718,477												718,477
Yorkshire						137,523	185,210	207,105	237,582	259,976	273,327	334,766	1,635,489
	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	13,138,597	225,693,037
Foreign.													
Ætna	4,711,539	212,034	236,078	255,163	234,767	239,572	232,900	243,822	288,999	268,627	299,480	321,364	7,544,345
Agricultural of Watertown	1,309,100												1,309,100
American Central											65,715	178,233	243,948
American Fire	72,325												72,325
American Insurance Co.											8,615	66,371	74,986
American Lloyds									467	10,490	13,428	14,749	39,134
Andes	31,431												31,431
California Insurance Co											10,701	29,416	40,117
Connecticut Fire	721,078	63,666	73,997	95,886	118,980	140,907	129,507	129,334	135,377	112,371	108,906	139,412	1,969,421
Continental									4,177	203,712	288,915	268,195	764,999

Equitable Fire and Marine													23,065	23,065
Fidelity-Phenix									305,627	373,164	397,448	372,746		1,448,985
Firemen's Fund											34,737	82,365		117,102
Firemen's Insurance Co.											44,606	87,016		131,622
La Compagnie d'Ass. Générales											11,953	104,280		116,233
German American				139,126	160,258	173,898	196,683	176,560	206,710	338,811	413,313	420,036		2,225,395
Germania Fire											34,574	51,383		85,957
Glens Falls												729		729
Hartford Fire	4,282,164	249,366	361,430	545,981	606,054	655,510	636,686	716,326	743,476	799,871	887,485	871,942		11,356,291
Home, New Haven														
Home Ins. Co. New York	82,277	184,321	280,366	328,482	345,343	354,096	345,068	326,419	407,572	338,553	368,493	734,750		4,095,740
Insurance Co. of North America	1,305,758	217,391	246,203	290,547	299,459	342,356	335,271	346,771	364,009	370,592	372,557	408,030		4,898,944
Insurance Co. of The State of Pa											161,200	154,917		316,117
Lumber Insurance Company					35,047	60,772	82,740	108,330	125,188	173,681	147,659	111,410		844,827
National Fire							12,617	95,180	275,142	300 840	416,875	585,141		1,685,795
National Union Fire										64,183	156,598	195,005		415,786
Niagara Fire											76,821	143,095		219,916
Northwestern National											10,476	29,008		39,484
Phœnix of Brooklyn	1,793,898	190,020	237,783	274,999	296,444	312,426	327,691	331,830						3,765,091
Phœnix of Hartford	1,960,453	145,432	177,554	178,656	180,034	183,792	181,994	223,129	306,257	310,388	351,926	459,969		4,659,584
Providence Washington											119,500	158,638		278,138
Queen of America	3,534,703	505,602	531,530	579,064	575,739	593,834	642,699	561,114	577,822	603,073	577,985	594,859		9,878,024
Rochester German				1,128	55,145	64,853	68,350	69,799	105,978					365,253
Springfield Fire							8,722	110,767	151,896	197,511	278,248	374,055		1,121,199
St. Paul Fire and Marine						8,218	87,572	124,745	148,987	151,663	189,652	224,655		935,492
L'Union, Paris, France										24,890	134,879	167,089		326,858
Westchester Fire											56,239	136,129		192,368
	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	7,508,052		61,633,801

RECAPITULATION.

Canadian	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	5,099,298		81,654,879
British Companies	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	13,138,597		225,693,037
Foreign Companies	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	7,508,052		61,633,801
Grand totals	177,020,974	11,384,762	13,169,882	14,285,671	14,687,963	16,114,475	17,027,275	17,049,464	18,725,531	20,575,255	23,194,518	25,745,947		368,981,717

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1918, inclusive.

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Totals from 1869 to 1918.
Canadian Companies.	$	$	$	$	$	$	$
Acadia Fire	971,316	142,580	112,009	110,968	147,293	201,155	1,685,321
Anglo-American	3,185,085	204,229	152,045	.....	.....	.....	3,541,359
Beaver Fire	None.	29,334	30,943	27,838	34,122	36,695	158,932
British America	12,240,485	489,750	506,735	679,118	694,763	676,106	15,286,957
British Colonial	46,411	198,129	64,722	87,887	116,122	134,873	648,144
British Northwestern	82,920	46,321	49,953	56,212	76,708	82,748	394,862
Canada Accident	.....	.....	.....	5,546	33,530	50,052	89,128
Canada Agricultural	454,896	.....	.....	.....	.....	.....	454,896
Canada Fire	881,333	.....	.....	.....	.....	.....	881,333
Canada National	277,456	176,609	202,511	170,189	149,420	189,094	1,165,279
Canadian Fire	3,287,459	279,683	269,301	273,449	291,854	306,843	4,708,589
(*a*) Canadian Lumbermen's Insurance Exchange	.....	.....	3,782	180	4,577	—660	7,879
Central Canada Manufacturers	269,368	.....	.....	.....	.....	.....	269,368
Citizens'	2,856,961	.....	.....	.....	.....	.....	2,856,961
Dominion	190,242	.....	.....	.....	.....	.....	190,242
Dominion Fire	1,457,902	213,769	207,537	212,539	242,164	318,003	2,651,914
Dominion of Canada Guarantee and Accident	.....	.....	4,691	26,257	26,108	30,234	87,290
Eastern	894,194	.....	.....	.....	.....	.....	894,194
Eastern Canada Manufacturers	72,143	.....	.....	.....	.....	.....	72,143
Equity Fire	2,292,451	—15,609	.....	.....	.....	.....	2,276,842
Factories Insurance Co	585,511	284,286	142,623	111,797	.....	.....	1,124,217
Fire Ins. Co. of Canada	.....	.....	.....	.....	.....	None.	None.
Globe Indemnity Co	.....	.....	.....	.....	53,812	103,327	157,139
Guardian Ins. Co. of Canada	.....	.....	.....	.....	.....	None.	.....
Hamilton Fire	.....	.....	.....	41,186	.....	.....	41,186
Hudson Bay Insurance	461,326	87,868	90,052	130,169	161,733	175,032	1,106,180
Imperial Guarantee and Accident	.....	.....	.....	.....	.....	.....	.....
Imperial Underwriters	56,512	95,355	97,070	96,958	108,167	107,654	561,716
Liverpool-Manitoba	756,730	419,495	266,296	233,550	271,886	268,708	2,216,665
(*b*) London Mutual Fire	9,019,566	525,657	466,924	397,458	371,353	402,128	11,183,086
Manitoba Assurance	1,294,513	.....	.....	.....	.....	.....	1,294,513
Mercantile Fire	2,834,242	244,851	224,319	245,758	263,902	272,430	4,085,502
Montreal-Canada	2,003,889	131,265	88,871	.....	.....	.....	2,224,025
Mount Royal	441,018	381,844	411,074	381,590	489,044	492,129	2,596,699
National Fire	284,026	.....	.....	.....	.....	.....	284,026
North American Accident	.....	.....	.....	.....	.....	.....	.....
North Empire Fire	283,477	93,410	111,108	80,436	84,385	106,366	759,182
North West Fire	199,228	125,711	139,875	125,923	125,782	140,577	857,096
Nova Scotia Fire	617,139	.....	.....	.....	.....	.....	617,139
Occidental Fire	571,793	129,812	112,498	127,632	158,413	206,076	1,306,224
Ontario Fire	1,274,246	.....	.....	.....	.....	.....	1,274,246
Ottawa Assurance	1,198,769	.....	.....	.....	.....	.....	1,198,769
Ottawa Agricultural	194,861	.....	.....	.....	.....	.....	194,861
Pacific Coast Fire	361,919	75,551	79,640	90,661	99,543	98,944	806,258
Provincial	1,434,350	.....	.....	.....	.....	.....	1,434,350
Quebec	4,596,840	247,034	236,367	257,956	259,130	302,368	5,899,695
Richmond and Drummond	307,855	.....	.....	.....	.....	.....	307,855
Rimouski	1,943,429	.....	.....	.....	.....	.....	1,943,429
Royal Canadian	3,538,023	.....	.....	.....	.....	.....	3,538,023
(*c*) Sovereign	1,055,404	.....	.....	.....	.....	.....	1,055,404
Sovereign Fire	472,135	.....	.....	.....	.....	.....	472,135
Stadacona	490,488	.....	.....	.....	.....	.....	490,488
Victoria-Montreal	79,327	.....	.....	.....	.....	.....	79,327
Western	15,837,641	409,719	488,130	846,619	519,022	869,213	18,970,344
	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,570,095	106,401,412

(*a*) Formerly the Lumbermen's Fire Indemnity Contract.
(*b*) Formerly the Agricultural Mutual.
(*c*) Formerly the Isolated Risk.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1918, inclusive—*Continued.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Totals from 1869 to 1918.
British Companies.	$	$	$	$	$	$	$
(*a*) Albion Fire Insurance Association	1,468,310	.....	.....	.....	.....	.....	1,468,310
Alliance	3,802,724	213,203	215,168	246,250	308,203	357,526	5,143,074
Atlas	6,689,347	526,216	515,974	495,108	516,936	560,056	9,303,637
British Crown	.....	.....	.....	.....	237,110	316,749	553,859
British Traders	.....	.....	.....	.....	.....	90,528	90,528
Caledonian	6,617,105	442,976	433,157	426,418	438,103	467,411	8,825,170
Car and General	.....	.....	.....	.....	.....	None.	None.
Century	.....	.....	.....	.....	86,448	141,372	227,820
City of London	1,588,254	.....	.....	.....	.....	.....	1,588,254
Commercial Union	17,744,030	1,000,069	937,765	1,013,179	1,035,610	1,089,938	22,820,591
(*b*) Eagle, Star and British Dominions	.....	.....	96,456	90,277	118,285	188,408	493,426
Employers' Liability	882,454	308,402	346,005	420,791	524,988	628,724	3,111,364
General Accident, Fire and Life	1,341,131	267,203	289,315	329,492	368,845	393,903	2,989,889
(*c*) Glasgow and London	1,619,733	.....	.....	.....	.....	.....	1,619,733
Guardian	13,136,894	958,195	970,601	989,086	1,171,115	1,339,808	18,565,699
Imperial	6,085,796	.....	.....	.....	.....	.....	6,085,796
Lancashire	6,210,844	.....	.....	.....	.....	.....	6,210,844
(*d*) Law Union and Rock	1,873,040	282,305	257,994	246,634	255,452	277,441	3,192,866
Liverpool and London and Globe	21,522,732	1,383,305	1,342,437	1,320,340	1,411,088	1,405,866	28,385,768
London Guarantee and Accident	.....	.....	1,198	54,534	251,602	500,795	808,129
London and Lancashire Fire	8,551,233	691,561	703,503	716,846	792,042	899,558	12,354,743
London Assurance	4,867,532	310,412	300,984	310,808	331,982	382,194	6,503,912
Manchester	2,500,314	.....	.....	.....	.....	.....	2,500,314
Marine Insurance Co	None.	None.	None.	None.	None.	None.	None.
National of Ireland	2,607,586	.....	.....	.....	.....	.....	2,607,586
National Benefit	.....	.....	.....	.....	.....	382	382
North British and Mercantile	19,682,135	943,907	927,240	920,026	1,017,446	1,076,982	24,567,736
Northern	10,962,465	736,047	770,010	761,895	856,224	984,108	15,070,749
Norwich Union	10,274,126	770,642	735,400	787,656	824,798	857,166	14,249,788
Ocean Accident and Guarantee	.....	.....	43,171	138,259	250,637	311,473	743,540
Palatine Insurance Co	261,188	239,666	247,025	276,444	297,403	340,267	1,661,993
Phœnix, of London	18,478,542	1,035,778	935,794	964,766	999,090	1,090,478	23,504,448
Provincial	77,718	45,591	40,473	36,953	51,083	67,763	319,581
Queen	4,354,694	.....	.....	.....	.....	.....	4,354,694
Queensland	.....	.....	.....	.....	.....	57,131	57,131
Royal Exchange	945,469	422,440	379,111	442,054	517,975	614,421	3,321,470
Royal Insurance Co	30,249,125	1,450,549	1,429,655	1,471,655	1,618,161	1,682,583	37,901,728
Scottish Commercial	343,421	.....	.....	.....	.....	.....	343,421
Scottish Imperial	672,855	.....	.....	.....	.....	.....	672,855
Scottish Metropolitan	.....	.....	.....	.....	.....	None.	None.
Scottish Union & National	6,210,448	350,475	372,392	403,579	414,709	416,672	8,168,275
Sun Insurance Office	5,816,992	484,222	483,707	533,836	619,158	717,858	8,655,773
Union Assurance Society	5,900,834	480,991	474,056	494,239	546,921	661,995	8,559,036
Union Insurance of Canton	.....	.....	.....	.....	27,807	289,329	317,136
Union Marine	.....	.....	.....	.....	.....	None.	None.
United Fire	718,477	.....	.....	.....	.....	.....	718,477
Yorkshire	1,635,489	366,752	360,769	403,678	428,090	449,825	3,644,603
	225,693,037	13,710,907	13,609,360	14,294,803	16,317,311	18,658,710	302,284,128

(*a*) Formerly the Fire Insurance Association.
(*b*) Formerly the British Dominions General Insurance Company, Limited.
(*c*) Not including $124,272 reinsurance of risks of the Sovereign Insurance Company.
(*d*) Formerly the Law Union and Crown.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1918, inclusive—*Concluded.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Totals from 1869 to 1918.
Foreign Companies.	$	$	$	$	$	$	$
Ætna	7,544,345	358,554	314,501	336,189	377,057	402,403	9,333,049
Agricultural of Watertown	1,309,100	.....	.....	.....	10,587	11,790	1,331,477
Alliance Insurance	.....	.....	.....	.....	53,212	121,257	174,469
American Central	243,948	163,551	123,338	76,258	114,255	94,377	815,727
American Fire	72,325	.....	.....	.....	.....	.....	72,325
American Insurance Co	74,986	62,518	62,633	46,993	61,379	72,982	381,491
American Lloyds	39,134	17,010	18,299	22,540	26,939	23,630	147,552
Andes	31,431	.....	.....	.....	.....	.....	31,431
Automobile Insurance	.....	.....	.....	.....	None.	None.	None.
Boston	.....	.....	.....	.....	.....	60,586	60,586
California Insurance Co	40,117	37,410	37,130	40,090	47,945	61,758	264,450
Citizens' of Missouri	.....	.....	.....	.....	9,948	17,204	27,152
Columbia	.....	.....	.....	.....	None.	None.	None.
Commercial Union of N.Y	.....	.....	.....	.....	7,505	7,654	15,159
Connecticut Fire	1,969,421	124,133	116,969	149,594	159,833	170,310	2,681,251
Continental	764,999	299,678	259,816	317,389	345,105	412,917	2,399,905
Equitable Fire and Marine	23,065	34,106	29,863	43,490	42,949	55,503	228,976
Fidelity-Phenix	1,448,985	362,151	339,390	345,203	357,776	411,981	3,256,486
Fire Assoc.of Phila	.....	.....	.....	.....	.....	58,519	58,519
Fireman's Fund	117,102	117,918	111,074	127,870	158,153	195,116	827,233
Firemen's Insurance Co	131,622	89,562	70,360	74,766	83,992	86,855	537,157
General of Paris	116,233	82,382	63,258	69,575	84,399	118,701	534,548
Germania Fire	85,957	66,668	27,419	.....	.....	.....	180,044
Glens Falls	729	133,962	142,722	149,497	170,038	201,747	798,695
Globe and Rutgers	.....	132,879	278,165	404,607	550,479	663,571	2,029,701
(a) Great American	2,225,395	470,652	370,849	347,801	436,935	492,162	4,343,794
Hartford Fire	11,356,291	1,012,780	899,129	1,012,399	1,009,343	1,131,407	16,421,349
Home, New Haven	.....	.....	.....	.....	.....	.....	.....
Home Ins. Co., New York	4,095,740	817,419	929,416	898,665	1,121,291	1,207,793	9,070,324
Insurance Co. of North America	4,898,944	441,420	430,767	431,405	521,955	643,429	7,367,921
Insurance Co of the State of Pa	316,117	146,982	164,561	96,061	226,070	173,190	1,122,981
Lumber Insurance Co	844,827	100,581	6,555	.....	.....	.....	951,963
Lumbermen's Underwriting Alliance	.....	.....	.....	.....	.....	105,210	105,210
Manufacturing Lumbermen's Underwriters	.....	.....	.....	.....	.....	128,114	128,114
Mechanics and Traders	.....	.....	.....	.....	.....	25,019	25,019
Merchants Fire	.....	.....	.....	.....	6,680	14,883	21,563
Millers National	.....	.....	24,927	37,663	53,033	40,642	156,265
National-Ben Franklin	.....	155,675	84,225	86,977	81,402	99,467	507,746
National Fire	1,685,795	637,386	494,643	500,103	592,240	593,987	4,414,154
National Union Fire	415,786	214,154	209,848	206,870	232,681	181,518	1,460,857
La Nationale	.....	103,479	148,557	152,093	211,099	389,161	1,004,389
Newark	.....	.....	.....	.....	.....	10,676	10,676
New Hampshire	.....	.....	.....	.....	.....	44,087	44,087
New Jersey	.....	.....	.....	.....	.....	35,610	35,610
Niagara Fire	219,916	187,012	172,749	137,959	137,107	197,404	1,052,147
Northwestern Mutual	.....	.....	.....	.....	.....	11,877	11,877
Northwestern National	39,484	142,584	134,649	129,435	188,705	245,794	880,651
Phenix of Brooklyn	3,765,091	.....	.....	.....	.....	.....	3,765,091
Phenix of Paris	.....	.....	24,238	66,597	97,325	140,530	328,690
Phœnix of Hartford	4,659,584	402,016	368,014	365,244	418,856	396,995	6,610,709
Providence Washington	278,138	190,649	197,743	179,955	209,547	221,319	1,277,351
Queen of America	9,878,024	607,874	604,103	614,935	646,043	682,427	13,033,406
Rochester German	365,253	.....	.....	.....	.....	.....	365,253
St. Paul Fire and Marine	935,492	236,513	253,049	330,644	367,678	352,206	2,475,573
Springfield Fire	1,121,199	481,373	479,481	465,582	417,635	355,308	3,320,578
Stuyvesant	.....	.....	.....	40,497	136,367	64,452	241,316
L'Union Paris, France	326,858	187,704	186,233	193,428	217,366	233,088	1,344,677
Vulcan	.....	.....	.....	.....	.....	43,730	43,730
Westchester Fire	192,368	152,863	136,742	181,816	245,477	215,254	1,124,520
	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	11,725,600	109,254,955

RECAPITULATION.

Canadian Companies	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,570,095	106,401,412
British Companies	225,693,037	13,710,907	13,609,369	14,294,803	16,317,311	18,658,710	302,284,128
Foreign Companies	61,633,891	8,771,598	8,306,397	8,671,173	10,146,386	11,725,600	109,254,955
Grand Totals	368,981,717	27,499,158	26,474,833	27,783,852	31,246,530	35,954,405	517,940,495

(a) Formerly the German American Insurance.

Summary of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880, inclusive.

—	Losses Paid.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural	.....	.....	.....	.....	.....	41,317	63,437	102,056	83,291	.....	.....	.....	290,101
Canada Fire	.....	.....	.....	.....	.....	.....	.....	35,688	134,715	78,517	102,582	120,719	472,221
Citizens'	.....	.....	.....	.....	.....	.....	62,632	168,608	309,010	69,599	71,197	55,674	736,720
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,676	34,024	48,973	93,673
*London Mutual Fire	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,358	67,599	85,031	75,098	723,603
National Fire	.....	.....	.....	.....	.....	.....	.....	42,839	167,447	48,944	28,502	.....	287,732
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	280	14,362	52,743	40,779	.....	.....	108,164
Provincial	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522	.....	.....	.....	957,146
Quebec	28,990	152,076	17,582	60,630	57,606	27,840	61,658	105,753	37,747	15,304	19,511	28,807	613,504
Royal Canadian	.....	.....	.....	.....	.....	157,672	322,405	332,977	560,179	55,147	54,597	63,473	1,546,450
†Sovereign	.....	.....	2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351	58,777	88,941	453,479
Stadacona	.....	.....	.....	.....	.....	.....	54,854	243,016	286,070	189,755	.....	.....	773,695
Western	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794	1,733,503
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.													
Commercial Union	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617
Imperial	27,587	71,589	67,986	80,965	71,295	68,886	105,942	55,946	660,979	67,230	82,762	49,903	1,411,070
Lancashire	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	465	465
London Assurance	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British	47,829	115,967	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	168,880	119,851	2,543,711
Northern	6,609	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,415	1,415
Phœnix of London	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Queen	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,799	115,064	79,914	1,927,781
Royal	124,328	272,622	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,034,275
Scottish Commercial	.....	.....	.....	.....	.....	.....	9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880, inclusive—*Concluded.*

	Losses Paid.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
Foreign Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Ætna	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural of Watertown	.....	100	13,168	33,616	28,204	.....	.....	.....	.....	1,196	34,325	33,527	144,136
Andes	.....	.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Hartford	29,198	35,726	76,681	86,795	16,647	39,719	65,391	21,048	167,200	47,221	55,215	31,088	671,932
Home	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Phenix of Brooklyn	.....	.....	.....	.....	.....	.....	2,558	15,719	77,044	2,451	5,626	672	104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259

RECAPITULATION.

Canadian Companies	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
Foreign Companies	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand Totals	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

Summary of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

—	Totals for 1869 to 1880.	Losses Paid.											Totals for 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,098,943	128,869	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145
Canada Agricultural	290,101												290,101
Canada Fire	472,221	152,074	73,838										698,133
Citizens'	736,720	89,058	119,581	135,613	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202	2,258,637
Dominion	93,673	54,582											148,255
Eastern										200	35,297	73,162	108,659
*London Mutual Fire	723,603	94,632	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,660,284
National	287,732												287,732
Ottawa Agricultural	108,164												108,164
Provincial	957,146												957,146
Quebec	613,504	392,442	42,338	49,056	34,829	39,360	46,033	61,254	57,976	68,762	50,499	75,094	1,531,147
Royal Canadian	1,546,450	142,440	103,328	117,806	161,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102	2,980,634
†Sovereign	453,479	107,042	78,811	96,884									736,216
Stadacona	773,695												773,695
Western	1,733,503	175,619	174,478	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,657
	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies.													
Atlas								19,824	23,873	31,835	45,657	44,945	166,134
Caledonian				18,631	67,032	48,046	72,624	71,996	69,500	72,645	73,415	84,273	578,162
City of London			66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,048	66,237	934,518
Commercial Union	1,167,734	203,594	238,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527	3,404,249
Employers' Liability								11,838	30,892	28,567	37,012	42,420	150,729
Fire Insurance Association		7,453	75,568	96,797	88,231	88,437	93,807	117,097	89,472	57,397	61,930	67,426	843,615
Glasgow and London					109,609	104,043	144,330	216,999	219,775	209,489	163,100		1,167,345

*Formerly the Agricultural.
†Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.—*Con.*

—	Totals for 1869 to 1880.	Losses Paid.											Totals for 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
British Companies—Con.	$	$	$	$	$	$	$	$	$	$	$	$	$
Guardian	705,617	58,965	45,027	38,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	154,623	1,727,445
Imperial	1,411,070	130,320	100,755	92,334	128,330	80,292	129,743	95,584	85,557	91,828	101,411	91,773	2,538,997
Lancashire	1,017,755	141,313	121,876	124,943	151,256	115,642	149,066	93,548	104,728	116,750	136,195	180,579	2,453,651
Liverpool and London and Globe	2,204,635	142,155	107,074	109,726	122,211	110,677	195,532	159,400	127,360	95,579	106,640	166,644	3,647,633
London and Lancashire	465	9,379	30,537	76,682	57,974	64,993	43,218	65,226	42,890	40,284	103,102	71,450	606,200
London Assurance	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,605	24,178	39,100	33,279	911,475
Manchester	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,700	47,525	54,225
National of Ireland	.....	.....	.....	6,472	24,700	38,094	76,134	53,554	43,823	37,437	50,772	60,242	391,228
North British	2,543,711	253,794	179,488	168,409	190,535	155,895	186,642	190,752	165,952	199,930	174,988	246,459	4,656,555
Northern	920,382	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,609	101,091	2,078,967
Norwich Union	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,650	68,605	521,276
Phœnix of London	947,041	121,359	123,946	145,025	176,594	91,904	150,407	112,280	96,786	88,548	110,201	138,527	2,302,618
Queen	1,927,781	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	117,058	3,325,321
Royal	3,034,275	324,667	315,855	418,241	360,084	295,008	267,443	307,772	284,209	227,111	294,526	366,376	6,495,567
Scottish Commercial	177,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial	400,765	21,821	39,593	21,229	.....	.....	.....	.....	.....	.....	.....	.....	483,408
Scottish Union and National	.....	.....	8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	352,265
Union Assurance Soc'y	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,125	33,275	34,400
United Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,965	79,965
	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
Foreign Companies.													
Ætna	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,184,433
Agricultural of Watertown	144,136	29,316	20,271	28,965	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015	629,558
Andes	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Connecticut	.....	.....	.....	.....	.....	.....	7,704	23,546	23,238	10,117	13,822	13,462	91,889
Hartford	671,932	71,227	56,554	71,415	85,534	68,868	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279
Home	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Insurance Co. of North America	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11,866	21,104	32,970

Phœnix of Brooklyn	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	27,297	46,323	420,932
Phœnix of Hartford	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,346	73,474	82,820
Queen of America	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,994	7,994
	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION

Canadian Companies	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
Foreign Companies	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234
Grand totals	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

Summary of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1902, inclusive.

	Totals for 1869 to 1891.	Losses Paid.											Totals for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American										51,804	82,516	105,206	239,526
British America	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	217,077	209,468	160,072	4,272,612
Canada Agricultural	290,101												290,101
Canada Fire	698,133												698,133
Canadian Fire							13,665	30,451	19,540	77,916	66,747	59,542	267,861
Citizens	2,258,637	28,521	712										2,287,870
Dominion	148,255												148,255
Eastern	108,659	119,835	188,314	151,672	64,481								632,961
Equity Fire											37,956	55,075	93,031
*London Mutual Fire	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	156,868	3,018,331
Mercantile		82,370	81,686	99,890	125,110	127,692	44,214	45,066	34,293	52,655	47,589	28,076	768,641
National Fire	287,732												287,732
Ottawa Fire										47,615	84,583	71,290	203,488
Ottawa Agricultural	108,164												108,164
Provincial	957,146												957,146
Quebec	1,531,147	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	2,317,629
Royal Canadian	2,980,634	8,306											2,988,940
†Sovereign	736,216												736,216
Stadacona	773,695												773,695
Victoria-Montreal										8,137	51,741		59,878
Western	3,742,657	226,440	211,459	211,637	272,888	227,781	251,354	185,527	186,800	295,459	274,811	196,287	6,283,100
	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies.													
‡Albion Fire Ins. Ass	843,615	90,724	82,427										1,016,766
Alliance		115,399	177,903	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,421,507
Atlas	166,134	53,611	76,220	65,669	71,814	77,705	85,491	140,729	107,556	149,933	147,032	141,318	1,283,212
Caledonian	578,162	59,888	97,590	102,019	93,696	99,723	101,706	95,913	144,855	281,437	215,475	101,992	1,972,456
City of London	934,518	42,937											977,455
Commercial Union	3,404,249	289,795	253,659	241,680	298,272	224,423	255,943	276,668	287,269	300,438	281,721	153,784	6,267,901
Employers' Liability	150,729	51,649	53,423										255,801
Glasgow and London	1,167,345												1,167,345
Guardian	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,202,971
Imperial	2,538,997	93,039	161,072	106,669	109,880	104,225	121,872	118,173	199,057	307,418	216,795	104,145	4,181,342
Lancashire	2,453,651	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	293,934	206,042	20,273	4,492,270

††Law Union and Rock.	.....	.....	.....	.....	.....	.....	.....	.....	3,535	34,025	41,995	13,048	92,603
Liverpool and London and Globe	3,647,633	202,829	281,337	215,783	249,608	204,133	259,826	209,097	280,406	301,809	343,103	187,846	6,383,410
London and Lancashire.	606,200	106,277	95,406	108,758	162,376	89,008	105,652	226,586	106,307	195,108	135,574	114,700	2,051,952
London Assurance	911,475	47,823	75,476	75,179	109,385	62,386	100,147	156,950	77,269	132,271	113,541	43,430	1,905,332
Manchester	54,225	79,519	109,692	148,745	155,536	107,167	149,540	112,863	147,384	321,487	204,759	73,324	1,664,241
National of Ireland	391,228	61,713	77,817	65,741	71,814	77,705	85,491	140,729	107,556	149,933	128,980	120,683	1,479,390
North British	4,656,555	240,402	336,358	225,264	240,028	209,793	332,504	272,694	345,245	520,111	354,205	233,388	7,966,547
Northern	2,078,967	101,738	121,612	113,862	156,392	132,853	110,389	125,305	158,868	187,078	242,012	100,804	3,629,880
Norwich Union	521,276	74,582	91,212	114,258	131,346	123,332	172,310	196,340	171,356	293,017	252,542	176,084	2,317,655
Phœnix of London	2,302,618	135,335	165,067	162,357	149,890	138,331	193,552	230,395	318,356	396,234	398,455	242,672	4,833,262
Queen	3,325,321	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,325,321
Royal	6,495,567	361,616	446,332	402,605	439,127	389,995	377,278	394,200	416,076	497,403	485,718	365,377	11,071,294
Scottish Commercial	177,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial	483,408	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	483,408
Scottish Union and National	352,265	94,038	109,741	81,758	124,046	96,187	72,179	114,408	106,630	133,118	204,334	110,597	1,599,301
Sun Insurance Office	.....	7,717	58,177	88,469	116,304	105,069	150,728	115,180	144,113	163,464	160,533	95,030	1,204,784
Union Assurance Society	34,400	47,227	91,849	117,321	127,577	143,141	118,861	188,401	179,213	280,041	281,280	105,155	1,714,466
United Fire	79,965	153,670	165,277	121,534	28,994	.....	.....	.....	.....	.....	.....	.....	549,440
	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
Foreign Companies.													
Ætna	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,469,489
Agricultural of Watertown	629,558	47,990	43,037	55,666	42,230	36,693	2,104	.....	.....	.....	.....	.....	857,278
American Fire	.....	.....	.....	.....	.....	.....	.....	.....	5,207	36,703	25,070	.....	66,980
Andes	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Connecticut Fire	91,889	15,990	20,198	13,619	29,468	21,491	33,503	50,238	38,774	44,552	31,879	27,090	418,691
Hartford	1,493,279	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	263,300	147,172	70,822	2,767,571
Home, New Haven	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Home, New York	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,794	1,794
Ins. Co. of N. America	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	69,749	906,525
Phenix of Brooklyn	420,932	73,286	63,214	62,606	98,536	56,806	35,176	48,309	46,329	68,853	97,917	54,700	1,126,664
Phœnix of Hartford	82,820	169,316	229,819	145,013	140,935	113,092	120,858	108,471	106,457	90,908	80,225	47,177	1,435,091
Queen of America	7,994	191,150	171,608	184,851	188,697	169,841	160,539	119,542	185,612	267,054	241,165	213,140	2,101,193
	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635

RECAPITULATION.

Canadian Companies	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
Foreign Companies	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	120,339,586

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. ††Formerly the Law Union and Crown.

Summary of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1913, inclusive.

Companies.	Totals for 1869 to 1902.	Losses Paid.											Totals from 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
Canadian.	$	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire	.....	.....	.....	6,463	18,307	27,231	33,580	62,589	105,901	79,316	87,678	80,084	501,149
Anglo-American	239,526	163,612	311,345	143,737	137,123	166,581	237,662	144,540	135,503	160,622	121,044	131,646	2,092,941
Beaver Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	None.
British America	4,272,612	208,212	529,763	242,700	266,930	270,614	330,845	237,212	230,934	235,565	221,617	258,474	7,305,478
British Colonial	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	911	11,000	11,911
British Northwestern	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,931	19,619	24,550
Canada Agricultural	290,101	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	290,101
Canada Fire	698,133	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	698,133
Canada National	.....	.....	.....	.....	.....	.....	.....	.....	.....	367	26,497	49,756	76,620
Canadian Fire	267,861	102,613	156,040	76,536	102,785	87,804	157,805	117,063	109,007	92,305	91,814	132,072	1,493,705
Central Canada Manufacturers	.....	.....	.....	.....	.....	3,591	16,092	16,991	15,976	39,390	42,783	62,591	197,414
Citizens	2,287,870	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,287,870
Dominion	148,255	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	148,255
Dominion Fire	.....	.....	.....	.....	.....	20,193	144,328	98,804	123,844	155,292	146,348	180,416	869,225
Eastern	632,961	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	632,961
Eastern Canada Manufacturers	.....	.....	.....	.....	.....	3,591	16,092	16,991	15,199	.....	.....	.....	51,873
Equity Fire	93,031	83,068	142,503	95,812	92,326	118,144	158,226	99,066	189,774	117,141	117,848	130,866	1,437,805
Factories Insurance Co	.....	.....	.....	.....	.....	.....	.....	.....	68,053	91,183	145,698	47,802	352,736
Hudson Bay Insurance Co	.....	.....	.....	.....	.....	.....	.....	.....	12,387	57,663	71,721	95,638	237,409
Imperial Underwriters	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15,387	15,387
Liverpool-Manitoba	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	233,182	211,224	444,406
*London Mutual Fire	3,018,331	222,565	331,429	258,976	254,564	223,329	281,161	229,144	176,686	219,933	221,185	294,777	5,732,080
Manitoba Assurance Co	.....	.....	.....	35,031	53,808	63,899	90,036	75,395	132,113	198,472	.....	.....	648,754
Mercantile Fire	768,641	41,137	112,271	27,283	26,928	50,468	82,014	80,080	139,681	101,537	91,329	98,523	1,619,892
Montreal-Canada Fire	.....	.....	87,819	116,052	195,434	192,313	183,170	129,411	102,106	130,886	91,617	94,401	1,323,209
Mount Royal	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	93,464	124,265	217,729
National Fire	287,732	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	287,732
North Empire Fire	.....	.....	.....	.....	.....	.....	.....	.....	643	8,943	28,296	26,703	49,912	114,497
North West Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	45,871	46,201	92,072
Nova Scotia Fire	.....	.....	.....	7,998	10,770	16,543	18,736	30,279	68,108	57,150	84,670	83,523	377,777
Occidental Fire	.....	.....	.....	.....	.....	.....	.....	25,209	38,499	32,610	59,259	84,090	239,667
Ontario Fire	.....	.....	.....	.....	.....	69,431	184,594	112,474	151,455	167,882	111,762	53,507	851,105
Ottawa Assurance Co	203,488	123,038	188,564	86,738	104,826	93,823	19,221	25,225	43,327	−22,736	739	.....	866,253

Ottawa Agricultural	108,164												108,164
Pacific Coast Fire							39,005	13,148	28,119	23,929	29,892	13,794	147,887
Provincial	957,146												957,146
Quebec Fire	2,317,629	36,962	142,877	44,518	73,089	39,692	48,316	113,422	87,993	88,409	94,190	119,445	3,206,542
Richmond and Drummond					4,774	36,144	78,847	72,247	64,381				256,393
Rimouski						119,538	148,366	190,191	234,086	227,618	224,787	218,613	1,363,199
Royal Canadian	2,988,950												2,988,950
†Sovereign	736,216												736,216
Sovereign Fire					514	27,949	67,616	45,596	27,389	38,464	51,792	55,869	315,189
Stadacona	773,695												773,695
Victoria-Montreal	59,878												59,878
Western	6,283,100	228,471	558,864	257,221	259,953	170,571	319,514	187,788	235,186	197,885	192,429	257,056	9,148,038
	27,433,320	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,731,761	3,020,551	51,601,993
British.													
‡Albion Fire Insurance Association	1,016,766												1,016,766
Alliance	1,421,507	114,640	556,239	87,964	53,809	82,537	79,673	44,206	87,523	106,772	102,045	78,648	2,815,563
Atlas	1,283,212	141,022	488,703	227,883	185,521	236,996	269,469	205,895	289,073	311,967	294,396	274,618	4,208,755
Caledonian	1,972,456	132,790	368,008	158,152	127,114	170,689	250,882	132,710	175,706	223,743	214,632	226,559	4,153,441
City of London	977,455												977,455
Commercial Union	6,267,901	261,278	559,371	223,062	202,418	288,982	525,607	487,171	603,668	696,994	414,033	352,341	10,882,826
Employers' Liability	255,801								None.	20,417	60,428	108,422	445,068
General Accident, Fire and Life							4,182	81,189	147,557	182,797	132,882	164,179	712,786
Glasgow and London	1,167,345												1,167,345
Guardian	4,202,971	285,762	446,445	284,460	280,528	367,923	446,333	391,660	433,844	476,700	522,783	558,060	8,697,379
Imperial	4,181,342												4,181,342
Lancashire	4,492,270												4,492,270
**Law Union and Rock	92,603	58,317	117,666	26,826	49,790	68,826	78,780	60,585	81,629	104,259	113,957	113,772	967,010
Liverpool and London and Globe	6,383,410	273,920	813,101	430,892	533,162	770,662	802,131	694,558	621,266	749,734	730,921	779,787	13,583,544
London and Lancashire Fire	2,051,952	148,788	422,806	131,844	131,795	168,438	284,920	212,309	291,884	360,856	257,397	306,029	4,769,018
London Assurance	1,905,332	78,041	168,649	54,203	48,502	68,347	86,932	44,643	70,952	89,846	107,348	134,444	2,857,239
Manchester	1,664,241	102,460	147,537										1,914,238
National of Ireland	1,479,390	156,895	70,552										1,706,837
North British and Mercantile	7,966,547	316,374	741,146	282,439	319,625	451,605	431,631	449,596	458,522	508,613	459,220	561,164	12,946,482

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1913, inclusive—*Concluded*.

Companies.	Totals for 1869 to 1902.	Losses Paid.											Totals from 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
British.	$	$	$	$	$	$	$	$	$	$	$	$	$
Northern	3,629,880	261,952	555,909	219,090	213,028	340,211	420,626	302,622	289,766	260,730	309,375	376,852	7,180,041
Norwich Union	2,317,655	224,809	454,874	234,299	247,127	259,774	366,968	246,368	321,783	362,261	408,652	469,707	5,914,277
Palatine Insurance Co.											3,706	76,722	80,428
Phœnix of London	4,833,262	307,293	613,373	319,759	357,723	396,419	579,278	464,100	499,451	532,836	546,348	561,896	10,011,738
Provincial									None.	1,702	2,945	22,501	27,148
Queen	3,325,321												3,325,321
Royal	11,071,294	497,345	1,379,588	490,421	554,056	760,500	703,270	603,694	686,345	600,006	777,085	686,494	18,810,098
Royal Exchange									87	66,393	146,305	155,549	368,334
Scottish Commercial	177,329												177,329
Scottish Imperial	483,408												483,408
Scottish Union and National	1,599,301	172,567	536,796	96,963	85,357	92,755	172,127	112,359	105,622	151,713	131,473	179,703	3,436,826
Sun Insurance Office	1,204,784	131,057	326,955	150,869	168,456	218,611	202,924	210,584	204,228	235,175	233,253	274,451	3,561,347
Union Assurance Society	1,714,466	138,454	405,201	215,580	271,233	272,661					214,905	253,792	3,486,292
United Fire	549,440												549,440
Yorkshire						58,049	70,992	105,338	119,820	138,374	134,975	223,761	851,309
	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	6,939,451	140,758,700
Foreign.													
Ætna	3,469,489	116,992	262,709	95,265	76,725	82,165	88,935	90,213	122,707	140,342	118,492	158,018	4,822,052
Agricultural of Watertown	857,278												857,278
American Central											12,066	54,993	67,059
American Fire	66,980												66,980
American Insurance Co.											None.	23,999	23,999
American Lloyds									None.	457	1,314	12,654	14,425
Andes	5,668												5,668
California Insurance Co.											791	5,970	6,761
Connecticut Fire	418,691	48,497	112,941	18,730	30,564	69,302	85,954	77,735	52,519	76,672	52,524	79,944	1,124,073
Continental									None.	56,862	214,388	182,028	453,278
Equitable Fire and Marine												4,998	4,998
Fidelity-Phenix									134,484	180,097	251,084	267,639	833,304

Fireman's Fund											21,165	11,879	33,044	
Firemen's Insurance Co.											4,362	30,680	35,042	
La Compag. d'Ass. Générales											None.	48,179	48,179	
German-American				34,712	48,148	81,223	131,174	87,504	117,980	133,542	228,011	254,077	1,116,371	
Germania Fire											11,679	56,072	67,751	
Glens Falls												None.	None.	
Hartford Fire	2,767,571	102,555	333,098	185,198	239,367	307,852	318,158	300,900	504,325	294,924	442,708	411,631	6,208,287	
Home, New Haven	60,691												60,691	
Home Ins. Co., New York	1,794	61,654	425,292	159,003	132,325	212,116	188,051	174,798	219,800	188,558	190,747	256,614	2,210,752	
Insurance Co. of North America	906,525	108,194	302,134	82,456	129,496	168,634	206,883	202,549	130,551	199,962	195,453	265,624	2,898,461	
Insur. Co. of the State of Pa											58,460	87,271	145,731	
Lumber Insurance Company					39,105	15,027	54,276	89,689	148,491	110,581	99,625	88,084	644,878	
National Fire							1,105	15,532	164,240	135,614	261,644	394,398	972,533	
National Union Fire										17,610	95,778	133,143	246,531	
Niagara Fire											34,381	36,198	70,579	
Northwestern National											2,858	18,441	21,299	
Phenix of Brooklyn	1,126,664	81,713	241,826	97,903	108,411	185,351	176,132	136,363					2,154,363	
Phœnix of Hartford	1,435,091	76,268	144,197	78,693	63,736	69,242	84,448	85,899	133,341	184,187	154,860	211,347	2,721,309	
Providence-Washington											25,209	94,795	120,004	
Queen of America	2,101,193	261,401	542,943	214,788	272,219	324,018	430,842	310,093	337,012	337,525	315,079	352,688	5,799,801	
Rochester-German					12,820	54,677	40,003	28,604	57,585				193,689	
Springfield Fire							None.	34,760	63,647	84,952	116,147	219,703	519,209	
St. Paul Fire and Marine							41,543	39,092	72,335	84,569	106,041	108,400	451,980	
L'Union, Paris, France										9,427	41,329	102,978	153,734	
Westchester Fire											12,561	71,312	83,873	
	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	4,043,757	35,257,966	

RECAPITULATION.

Canadian	27,433,320	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,731,761	3,020,551	51,601,993
British	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	6,939,451	140,758,700
Foreign	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	4,043,757	35,257,966
	120,339,596	5,870,716	14,099,534	6,000,519	6,584,291	8,445,041	10,279,455	8,646,826	10,292,393	10,936,948	12,119,581	14,003,759	227,618,659

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1918, inclusive.

——	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Totals from 1869 to 1918.
Canadian Companies.	$	$	$	$	$	$	$
Acadia Fire	501,149	88,906	93,607	83,954	54,685	100,703	923,004
Anglo-American	2,092,941	122,659	117,243	.....	.....	.....	2,332,843
Beaver Fire	None.	446	1,548	8,651	6,134	6,246	23,025
British America	7,305,478	296,396	284,695	307,959	308,856	242,914	8,846,298
British Colonial	11,911	26,494	77,723	77,235	76,231	75,224	344,818
British Northwestern	24,550	38,832	32,622	25,899	25,120	54,100	201,123
Canada Accident	.....	.....	.....	5,133	15,487	27,894	48,514
Canada Agricultural	290,101	.....	.....	.....	.....	.....	290,101
Canada Fire	698,133	.....	.....	.....	.....	.....	698,133
Canada National	76,620	79,174	86,858	118,220	60,239	90,463	511,574
Canadian Fire	1,493,705	121,913	112,465	98,389	102,873	135,061	2,064,406
(a) Canadian Lumbermen's Insurance Exchange	.....	.....	None.	None.	None.	None.	None.
Central Canada Manufacturers	197,414	.....	.....	.....	.....	.....	197,414
Citizens'	2,287,870	.....	.....	.....	.....	.....	2,287,870
Dominion	148,255	.....	.....	.....	.....	.....	148,255
Dominion Fire	869,225	156,371	143,303	108,593	144,222	153,982	1,575,696
Dominion of Canada Guarantee and Accident	.....	.....	188	6,309	11,796	10,329	28,617
Eastern	632,961	.....	.....	.....	.....	.....	632,961
Eastern Canada Manufacturers	51,873	.....	.....	.....	.....	.....	51,873
Equity Fire	1,437,805	87,921	.....	.....	.....	.....	1,525,726
Factories Insurance Co	352,736	149,852	133,933	76,385	.....	.....	712,906
Fire Ins. Co. of Canada	.....	.....	.....	.....	.....	None.	None.
Globe Indemnity	.....	.....	.....	.....	16,937	47,210	64,147
Guardian Ins. Co. of Canada	.....	.....	.....	.....	.....	None.	None.
Hamilton Fire	.....	.....	.....	22,588	.....	.....	22,588
Hudson Bay Insurance Co	237,409	49,340	65,151	85,471	88,780	111,995	638,146
Imperial Guarantee and Accident	.....	.....	.....	.....	.....	.....	.....
Imperial Underwriters	15,387	41,357	64,379	46,762	32,112	47,860	247,857
Liverpool-Manitoba	444,406	250,558	131,870	140,282	103,416	117,552	1,188,084
(b) London Mutual Fire	5,732,080	399,399	281,380	279,365	193,848	258,605	7,144,677
Manitoba Assurance Co	648,754	.....	.....	.....	.....	.....	648,754
Mercantile Fire	1,619,892	171,603	135,375	148,499	108,324	155,239	2,338,932
Montreal-Canada Fire	1,323,209	95,710	89,385	.....	.....	.....	1,508,304
Mount Royal	217,729	152,047	161,653	182,855	240,022	264,101	1,218,407
National Fire	287,732	.....	.....	.....	.....	.....	287,732
North American Accident	.....	.....	.....	.....	.....	.....	.....
North Empire Fire	114,497	63,427	57,905	103,303	60,462	63,864	463,458
North West Fire	92,072	69,258	84,093	94,041	84,169	68,528	492,161
Nova Scotia Fire	377,777	.....	.....	.....	.....	.....	377,777
Occidental Fire	239,667	82,232	68,673	54,518	81,812	100,536	627,438
Ontario Fire	851,105	.....	.....	.....	.....	.....	851,105
Ottawa Assurance Co	866,253	.....	.....	.....	.....	.....	866,253
Ottawa Agricultural	108,164	.....	.....	.....	.....	.....	108,164
Pacific Coast Fire	147,887	39,837	32,478	29,815	46,582	49,730	346,329
Provincial	957,146	.....	.....	.....	.....	.....	957,146
Quebec Fire	3,206,542	122,805	84,121	152,070	151,459	107,365	3,824,362
Richmond and Drummond	256,393	.....	.....	.....	.....	.....	256,393
Rimouski	1,363,199	.....	.....	.....	.....	.....	1,363,199
Royal Canadian	2,988,940	.....	.....	.....	.....	.....	2,988,940
(c) Sovereign	736,216	.....	.....	.....	.....	.....	736,216
Sovereign Fire	315,189	.....	.....	.....	.....	.....	315,189
Stadacona	773,695	.....	.....	.....	.....	.....	773,695
Victoria-Montreal	59,878	.....	.....	.....	.....	.....	59,878
Western	9,148,038	265,767	285,221	339,287	363,259	352,403	10,753,975
	51,601,983	2,972,304	2,625,869	2,595,578	2,376,825	2,741,904	64,914,463

(a) Formerly the Lumbermen's Fire Indemnity Contract.
(b) Formerly Agricultural Mutual.
(c) Formerly the Isolated Risk.

SESSIONAL PAPER No. 8

Summary of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1918, inclusive—*Continued.*

—	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Totals from 1869 to 1918.
British Companies.	$	$	$	$	$	$	$
(a) Albion Fire Ins. Asso.	1,016,766	.....	.....	.....	.....	.....	1,016,766
Alliance	2,815,563	144,836	90,381	114,759	128,786	208,832	3,503,157
Atlas	4,208,755	328,301	310,587	337,971	291,227	305,348	5,782,189
British Crown	.....	.....	.....	.....	155,243	168,707	323,950
British Traders	.....	.....	.....	.....	.....	4,910	4,910
Caledonian	4,153,441	274,450	237,083	290,004	205,501	226,913	5,387,392
Car and General	.....	.....	.....	.....	.....	None.	None.
Century	.....	.....	.....	.....	54,337	95,756	150,093
City of London	977,455	.....	.....	.....	.....	.....	977,455
Commercial Union	10,882,826	470,222	471,565	639,752	487,239	654,903	13,606,507
(b) Eagle, Star and British Dominions	.....	.....	57,898	62,429	71,789	93,716	285,832
Employers' Liability	445,068	153,515	189,959	189,871	215,791	336,838	1,531,042
General Accident, Fire and Life	712,786	111,152	126,881	154,823	199,764	232,188	1,537,594
Glasgow and London	1,167,345	.....	.....	.....	.....	.....	1,167,345
Guardian	8,697,379	558,248	482,686	588,909	600,081	736,998	11,664,301
Imperial	4,181,342	.....	.....	.....	.....	.....	4,181,342
Lancashire	4,492,270	.....	.....	.....	.....	.....	4,492,270
(c) Law Union and Rock	967,010	137,003	182,822	131,146	144,385	165,423	1,727,789
Liverpool and London and Globe	13,583,544	902,101	710,524	718,868	665,949	738,448	17,319,434
London Guarantee and Accident	.....	.....	None.	11,956	84,980	225,052	321,988
London and Lancashire Fire	4,769,018	391,200	333,860	356,933	403,719	399,313	6,659,043
London Assurance	2,857,239	128,502	139,186	131,239	156,250	191,120	3,603,536
Manchester	1,914,238	.....	.....	.....	.....	.....	1,914,238
Marine Insurance Co	None.	None.	None.	None.	None.	None.	None.
National of Ireland	1,706,837	.....	.....	.....	.....	.....	1,706,837
National Benefit	.....	.....	.....	.....	.....	100	100
North British and Mercantile	12,946,482	595,746	495,777	497,670	380,690	578,480	15,494,845
Northern	7,180,041	469,372	385,857	571,654	497,231	650,170	9,754,325
Norwich Union	5,914,277	470,923	391,006	431,288	478,521	466,246	8,152,261
Ocean Accident and Guarantee	.....	.....	9,383	65,087	116,695	205,985	397,150
Palatine Insurance Co	80,428	155,132	112,917	199,057	145,755	165,436	858,725
Phœnix, of London	10,011,738	579,207	390,595	430,961	539,583	497,673	12,449,757
Provincial	27,148	38,618	19,781	18,029	73,748	34,789	212,113
Queen	3,325,321	.....	.....	.....	.....	.....	3,325,321
Queensland	.....	.....	.....	.....	.....	8,444	8,444
Royal Exchange	368,334	162,218	172,056	202,859	300,080	289,841	1,495,388
Royal Insurance Co	18,810,098	801,985	695,908	739,389	813,313	946,810	22,807,503
Scottish Commercial	177,329	.....	.....	.....	.....	.....	177,329
Scottish Imperial	483,408	.....	.....	.....	.....	.....	483,408
Scottish Metropolitan	.....	.....	.....	.....	.....	None.	None.
Scottish Union and National	3,436,826	150,484	160,164	203,345	256,484	248,928	4,456,231
Sun Insurance Office	3,561,347	268,367	267,578	305,232	315,360	374,231	5,092,115
Union Assurance Society	3,486,292	261,460	244,608	324,375	283,847	295,827	4,896,409
Union of Canton	.....	.....	.....	.....	None.	106,659	106,659
Union Marine	.....	.....	.....	.....	.....	None.	None.
United Fire	549,440	.....	.....	.....	.....	.....	549,440
Yorkshire	851,309	243,438	210,298	208,857	286,942	253,915	2,054,759
	140,758,700	7,796,480	6,889,360	7,926,463	8,358,290	9,907,999	181,637,292

(a) Formerly the Fire Insurance Association. (b) Formerly the British Dominions General.
(c) Formerly the Law Union and Crown.

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1918, inclusive—*Concluded.*

—	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Totals from 1869 to 1918.
Foreign Companies.	$	$	$	$	$	$	$
Ætna	4,822,052	157,403	218,329	154,964	200,303	232,672	5,785,723
Agricultural of Watertown	857,278	.....	.....	.....	1,169	2,813	861,260
Alliance Insurance	.....	.....	.....	.....	34,111	54,086	88,197
American Central	67,059	116,411	53,203	51,021	34,015	51,316	373,025
American Fire	66,980	.....	.....	.....	.....	.....	66,980
American Insurance Co	23,999	31,001	22,104	9,745	20,612	46,221	153,682
American Lloyds	14,425	547	1,577	5,162	104,643	13,226	139,580
Andes	5,668	.....	.....	.....	.....	.....	5,668
Automobile	.....	.....	.....	.....	None.	None.	None.
Boston	.....	.....	.....	.....	.....	32,919	32,919
California Insurance Co	6,761	18,454	16,940	22,724	10,724	19,651	95,254
Citizens' of Missouri	.....	.....	.....	.....	700	2,940	3,640
Columbia	.....	.....	.....	.....	None.	None.	None.
Commercial Union of N.Y.	.....	.....	.....	.....	972	1,729	2,701
Connecticut Fire	1,124,073	45,620	61,620	75,504	70,711	97,796	1,475,324
Continental	453,278	186,493	134,112	138,224	259,116	221,655	1,392,878
Equitable Fire and Marine	4,998	23,237	13,775	21,224	22,489	37,360	123,083
Fidelity-Phenix	833,304	167,322	196,960	170,811	239,408	214,934	1,822,739
Fire Assoc. of Phila	.....	.....	.....	.....	.....	30,087	30,087
Fireman's Fund	33,044	70,200	53,843	50,481	77,606	145,276	430,450
Firemen's Insurance Co	35,042	31,934	27,968	29,729	52,215	43,694	220,582
General of Paris	48,179	57,609	43,508	70,785	48,616	57,806	326,503
Germania Fire	67,751	39,899	37,468	.....	.....	.....	145,118
Glens Falls	None.	50,315	64,409	93,811	80,528	97,434	386,497
Globe and Rutgers	.....	33,280	102,908	231,851	251,550	388,051	1,007,640
(a) Great American	1,116,371	282,743	214,572	218,112	245,174	390,173	2,467,145
Hartford Fire	6,208,287	497,045	461,245	444,513	493,217	601,926	8,706,233
Home, New Haven	60,691	.....	.....	.....	.....	.....	60,691
Home Insurance Co., New York	2,210,752	419,937	459,169	428,152	560,974	615,563	4,694,547
Insurance Co. of North America	2,898,461	221,792	248,106	197,638	285,303	367,751	4,219,051
Insurance Co. of the State of Pa.	145,731	104,580	73,492	61,158	138,139	143,453	666,553
Lumber Insurance Co	644,878	81,919	1,640	.....	.....	.....	728,437
Lumbermen's Underwriting Alliance	.....	.....	.....	.....	.....	19,163	19,163
Manufacturing Lumbermen's Underwriters	.....	.....	.....	.....	.....	8,544	8,544
Mechanics and Traders	.....	.....	.....	.....	.....	15,293	15,293
Merchants' Fire	.....	.....	.....	.....	1,517	3,447	4,964
Millers National	.....	.....	5,992	13,682	46,934	29,205	95,813
National-Ben Franklin	.....	24,377	63,784	38,586	47,282	52,560	226,589
National Fire	972,533	334,060	462,862	251,861	292,667	295,654	2,609,637
National Union Fire	246,531	128,501	109,073	130,583	152,877	175,137	942,705
La Nationale	.....	10,092	68,357	86,606	117,523	141,247	423,825
Newark	.....	.....	.....	.....	.....	5,748	5,748
New Hampshire	.....	.....	.....	.....	.....	15,358	15,358
New Jersey	.....	.....	.....	.....	.....	20,523	20,523
Niagara Fire	70,579	84,046	83,073	100,776	74,328	117,360	530,171
Northwestern Mutual	.....	.....	.....	.....	.....	2,251	2,251
Northwestern National	21,299	65,309	78,625	59,404	98,856	133,692	457,176
Phenix of Brooklyn	2,154,363	.....	.....	.....	.....	.....	2,154,363
Phenix of Paris	.....	.....	4,343	31,061	37,592	56,683	129,679
Phœnix of Hartford	2,721,309	237,983	190,790	193,557	186,850	275,584	3,806,073
Providence Washington	120,004	125,910	130,804	119,694	106,445	168,329	771,186
Queen of America	5,799,801	357,208	321,095	334,706	340,329	381,137	7,534,276
Rochester-German	193,689	.....	.....	.....	.....	.....	193,689
St. Paul Fire and Marine	451,980	101,116	122,113	203,285	239,822	284,084	1,402,400
Springfield Fire and Marine	519,209	277,903	287,942	306,783	266,376	194,874	1,853,087
Stuyvesant	.....	.....	.....	39,388	150,349	76,239	265,976
L'Union, Paris, France	153,734	104,669	118,084	121,039	128,666	145,212	771,404
Vulcan	.....	.....	.....	.....	.....	15,197	15,197
Westchester Fire	83,873	89,591	92,835	85,402	123,279	166,287	641,267
	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	6,709,349	61,428,544

RECAPITULATION.

Canadian Companies	51,601,983	2,972,304	2,625,860	2,595,578	2,376,825	2,741,901	64,914,463
British Companies	140,758,700	7,796,480	6,889,369	7,926,463	8,358,290	9,907,999	181,637,292
Foreign Companies	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	6,709,349	61,428,544
	227,618,649	15,347,284	14,161,949	15,114,063	16,379,102	19,359,252	307,980,299

(a) Formerly the German American Insurance Company.

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Summary of Fire Insurance in Canada for the Years 1869 to 1918, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year.	Amount of Risks at Date of Statement.	Losses paid.
Canadian Companies.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,153	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,041	112,566,165	148,557,131	792,219
1893	1,137,797	123,785,683	154,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	718,891
1898	1,121,927	111,006,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,095	221,756,637	1,009,899
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282,498	216,505,990	260,637,251	1,209,678
1904	2,681,275	239,234,027	296,888,876	2,561,475
1905	3,013,714	301,816,272	328,340,100	1,399,065
1906	3,179,319	324,168,552	354,604,064	1,602,131
1907	3,681,335	375,927,812	412,019,532	1,801,449
1908	3,819,372	423,764,660	433,913,379	2,655,226
1909	3,764,341	455,432,696	473,744,578	2,123,508
1910	4,334,612	528,093,567	502,510,417	2,544,650
1911	4,727,141	572,066,012	549,604,374	2,519,179
1912	5,063,409	653,582,426	644,099,996	2,731,761
1913	5,099,298	712,651,936	684,512,207	3,020,551
1914	5,016,653	663,539,377	700,239,242	2,972,304
1915	4,559,076	673,244,131	682,793,482	2,625,869
1916	4,817,876	742,805,919	662,129,297	2,595,578
1917	4,782,833	819,328,851	689,229,995	2,376,825
1918	5,570,095	903,126,573	757,301,291	2,741,904
Totals	106,401,412	.....	.....	64,914,463

*These returns are imperfect.

SUMMARY OF FIRE INSURANCE in Canada for the Year 1869 to 1918, inclusive—*Continued.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year.	Amount of Risks at Date of Statement.	Losses Paid.
British Companies.	$	$	$	$
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,992	377,690,654	422,314,264	2,335,034
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,229,556
1891	4,189,171	411,748,053	497,559,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,202	470,466,620	611,840,429	3,334,667
1898	5,223,345	481,404,453	629,768,638	3,557,122
1899	5,652,228	524,980,343	654,890,000	3,867,212
1900	5,846,020	540,448,980	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
1902	6,946,919	556,692,825	695,220,761	2,724,487
1903	7,334,432	580,718,653	727,383,239	3,803,764
1904	8,343,666	609,942,293	745,159,661	9,172,919
1905	8,582,925	649,566,539	785,219,445	3,634,706
1906	8,601,374	672,318,145	855,091,245	3,829,244
1907	9,302,906	748,836,659	937,282,806	5,073,985
1908	9,919,403	789,146,201	976,873,509	5,776,725
1909	9,720,997	832,409,237	1,059,251,521	4,849,587
1910	10,243,235	936,097,608	1,143,463,774	5,488,726
1911	11,205,694	998,101,547	1,269,648,229	6,181,888
1912	12,092,125	1,148,396,318	1,430,070,127	6,319,064
1913	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914	13,710,907	1,398,200,494	1,736,187,120	7,796,480
1915	13,609,360	1,438,037,721	1,828,316,532	6,889,360
1916	14,294,803	1,606,346,835	1,958,789,616	7,926,463
1917	16,317,311	1,914,891,756	2,157,687,223	8,358,290
1918	18,658,710	2,147,570,916	2,414,696,483	9,907,999
Totals	302,284,128	.....	.....	181,637,292

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SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1918, inclusive—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
Foreign Companies.	$	$	$	$
1869	165,166*	9,702,356	13,796,890*	172,188
1870	194,781	12,893,827	11,167,928	147,061
1871	314,452	27,367,712	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	143,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,880,550	99,389
1877	213,830	21,013,457	18,298,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225,512	22,920,397	20,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699
1883	354,090	40,284,814	41,720,296	167,127
1884	367,581	40,777,215	44,097,646	191,998
1885	368,180	37,623,116	46,830,075	186,923
1886	395,613	42,099,984	50,921,537	223,860
1887	429,075	45,859,509	56,287,171	304,159
1888	445,990	44,881,343	56,722,420	228,909
1889	443,436	46,518,461	57,275,186	228,922
1890	514,054	57,646,959	67,103,440	300,916
1891	700,809	75,726,695	84,266,437	411,801
1892	1,004,812	107,708,732	123,629,818	706,902
1893	1,032,602	105,564,192	124,028,459	759,429
1894	1,000,328	96,789,493	117,876,931	692,631
1895	1,041,966	100,305,776	118,491,852	784,410
1896	1,007,948	94,949,822	112,666,482	613,941
1897	971,243	85,963,431	102,449,891	648,275
1898	1,004,859	88,750,015	105,697,763	639,660
1899	1,074,525	100,767,561	112,186,809	677,725
1900	1,187,177	108,127,777	120,003,219	1,245,975
1901	1,327,491	108,486,527	122,439,754	875,865
1902	1,574,372	120,211,152	133,999,827	562,588
1903	1,767,832	136,050,121	152,433,226	857,274
1904	2,144,941	153,128,785	172,965,394	2,365,140
1905	2,689,032	188,712,561	204,586,950	966,748
1906	2,907,270	213,613,168	234,206,935	1,152,916
1907	3,130,234	239,440,520	265,401,198	1,569,607
1908	3,288,500	253,383,160	289,931,375	1,847,504
1909	3,564,126	292,133,934	330,290,388	1,673,731
1910	4,147,684	352,864,510	388,302,549	2,259,017
1911	4,642,420	417,473,032	460,615,743	2,235,881
1912	6,038,984	572,182,988	609,273,561	3,068,756
1913	7,508,052	893,623,473	871,619,317	4,043,757
1914	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915	8,306,397	1,000,271,051	1,020,510,788	4,646,720
1916	8,671,173	1,069,085,926	1,099,139,323	4,592,022
1917	10,146,386	1,314,839,392	1,139,280,296	5,643,987
1918	11,725,600	1,555,337,567	1,351,517,067	6,709,349
Totals	109,254,955	.....	.....	61,428,544

TOTALS FOR ALL YEARS FROM 1869 TO 1918 INCLUSIVE.

Canadian Companies	106,401,412	.....	.....	64,914,463
British Companies	302,284,128	.....	.....	181,637,292
Foreign Companies	109,254,955	.....	.....	61,428,544
Grand totals	517,940,495	.....	.....	307,980,299

*These returns are imperfect.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918.

THE ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire—In Canada	201,155	29,137,614	22,836,938	66,589	100,703	4,401	None.	Total business December 31, 1918.
Fire—In other Countries	3,040	690,320	235,330	42	42	None.	None.	
Hail—In Canada	−4,133	1,350,811	None.	9,117	9,117	None.	None.	
Totals	200,062	31,178,745	23,072,268	75,748	109,862	4,401	None.	

THE BRITISH AMERICA ASSURANCE COMPANY.

Fire—In Canada	676,106	113,076,973	102,010,375	293,596	342,914	83,276	None.	Total business December 31, 1918.
Fire—In other Countries	1,837,737	443,728,125	348,028,841	1,068,892	1,023,084	343,351	9,927	
Automobile (including Fire Risk)—In Canada	15,744	1,951,126	1,442,514	5,586	4,500	1,086	None.	
Automobile (excluding Fire Risk)—In Canada	7,769	.....	.....	5,521	471	5,050	None.	
Explosion—In other Countries	11,653	6,854,331	1,668,314	63	63	None.	None.	
Hail—In Canada	94,038	1,307,750	None.	19,077	19,077	None.	None.	
Inland Transportation—In Canada	27,194	32,134,695	5,205,670	452	452	None.	None.	
Inland Transportation—In other countries	499	2,099,206	300,204	2,808	1,308	1,500	None.	
Marine—In Canada	781,374	202,434,249	18,522,291	746,016	500,660	257,755	None.	
Marine—In other Countries	477,854	23,363,950	2,330,601	407,856	351,474	230,000	None.	
Totals	3,929,968	826,950,405	479,508,810	2,549,867	2,244,003	922,018	9,927	

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Fire—In Canada	134,873	20,956,639	16,868,674	69,686	75,224	10,497	6,167	Total business December 31, 1918.
Fire—In other Countries	17,443	.....	.....	10,604	10,604	None.	None.	
Totals	152,316	.....	.....	80,290	85,828	10,497	6,167	

THE CANADA ACCIDENT INSURANCE COMPANY.

Fire—In Canada	50,052	19,016,749	8,104,863	31,616	27,894	6,946	None.	Total business December 31, 1918.
Fire—In other Countries	None.	None.	62,441	None.	None.	None.	None.	
Accident	49,218	18,124,182	11,355,809	29,070	24,435	15,452	None.	
Automobile (including Fire Risk)	15,015	1,271,948	854,950	6,077	6,192	205	None.	
Automobile (excluding Fire Risk)	33,031	6,569,000	4,778,000	13,206	20,762	3,759	None.	
Burglary	3,871	625,245	435,462	2,154	804	1,350	None.	
Employers' Liability	201 915	3,860,390	2,727,890	139,918	118,971	82 835	None.	
Guarantee	2,819	892,006	630,023	−853	147	2,000	None.	
Plate Glass	20,612	.....	.....	9,479	35,2[illegible]5	2,089	None.	
Sickness	27,238	.....	.....	25,257	18,502	10,625	None.	
Totals	403,771	.....	.....	255,934	273,002	125,261	None.	

THE CANADIAN FIRE INSURANCE COMPANY.

Fire—In Canada	306,843	35,003,091	38,244,580	129,062	135,061	13,692	3,500	Total business December 31, 1918.
Fire—In other Countries	10,999	1,492,550	1,032,551	4,095	4,095	None.	None.	
Totals	317,842	36,495,641	39,277,131	133,157	139,156	13,692	3,500	

THE DOMINION FIRE INSURANCE COMPANY.

Fire	318,003	39,240,353	42,035,443	149,089	153,982	5,034	2,500	Total business December 31, 1918.
Hail	48,196	1,045,492	None.	10,713	10,713	None.	None.	
Totals	366,199	40,286,345	42,035,443	159,802	164,695	5,034	2,500	

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Fire	30,234	4,675,144	7,262,384	9,385	10,329	5,195	None.	Total business December 31, 1918.
Accident	219,414	42,550,557	32,751,442	62,642	65,563	24,616	None.	
Automobile (including Fire Risk)	34,933	3,345,778	1,685,394	13,591	14,196	342	None.	
Automobile (excluding Fire Risk)	62,134	.....	.....	16,575	14,252	3,808	None.	
Burglary	4,537	741,675	662,808	3,706	2,231	1,500	None.	
Guarantee	42,424	14,205,821	10,800,216	7,412	4,252	7,507	None.	
Plate Glass	32,071	.....	.....	21,010	39,177	3,512	None.	
Sickness	128,447	.....	.....	92,067	78,051	27,842	None.	
Totals	554,194	.....	.....	226,388	228,051	74,322	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—*Continued.*

THE GLOBE INDEMNITY COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	103,327	21,154,823	18,857,140	49,421	47,210	8,821	None.	Total business December 31, 1918.
Accident	219,769	59,265,470	50,000,836	87,242	87,742	32,000	None.	
Automobile (excluding Fire Risk)	83,343	7,296,873	4,487,003	30,591	27,591	10,500	None.	
Burglary	2,489	603,176	577,241	71	252	None.	None.	
Employers' Liability	176,270	5,271,000	2,546,000	108,009	89,339	53,437	None.	
Guarantee	19,362	3,793,402	2,742,802	4,185	5,242	8,000	None.	
Sickness	145,229	.....	.....	115,625	102,625	33,500	None.	
Totals	749,789	.....	.....	395,144	360,001	146,258	None.	

GUARDIAN INSURANCE COMPANY OF CANADA.

Fire—In other Countries	88,496	.....	.....	71,623	24,563	47,060	None.	Total business December 31, 1918.
Accident	21,988	5,440,920	4,478,587	6,831	6,927	1,970	None.	
Automobile (excluding Fire Risk)	75,025	.....	.....	51,566	39,098	15,615	3,000	
Burglary	8,158	1,374,616	1,059,174	5,661	3,199	3,193	None.	
Employers' Liability	64,331	.....	.....	37,203	26,452	21,417	1,700	
Guarantee	13,086	4,648,231	3,017,227	2,143	1,421	4,845	None.	
Plate Glass	13,617	.....	.....	6,321	8,239	552	None.	
Sickness	9,559	.....	.....	13,514	6,608	7,094	None.	
Totals	294,260	.....	.....	194,862	116,507	101,746	4,700	

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Accident	135,663	22,668,295	17,761,735	68,087	70,327	25,273	6,000	Total business December 31, 1918.
Automobile (including Fire Risk)	21,478	1,383,016	890,850	15,413	13,120	2,975	None.	
Automobile (excluding Fire Risk)	32,336	4,677,000	4,522,000	14,166	10,748	5,750	None.	
Elevator Liability	2,349	305,000	342,000	None.	None.	None.	None.	
Guarantee	39,773	11,772,935	10,824,556	8,400	9,800	1,500	3,000	
Plate Glass	6,182	.....	.....	3,084	2,972	406	None.	
Sickness	91,243	.....	.....	70,163	64,503	15,048	None.	
Totals	329,024	.....	.....	179,313	171,470	50,952	9,000	

THE MOUNT ROYAL ASSURANCE COMPANY.

Fire—In Canada	492,129	81,673,720	65,672,231	256,189	264,101	22,545	6,143	Total business December 31, 1918.
Fire—In other Countries	2,026	398,533	283,450	31	31	None.	None.	
Plate Glass—In Canada	7,716	.....	.....	3,915	3,915	None.	None.	
Totals	501,871	.....	.....	260,135	268,047	22,545	6,143	

NORTH AMERICAN ACCIDENT INSURANCE COMPANY OF CANADA.

Accident—In Canada	48,421	11,269,064	7,074,883	13,279	16,944	1,727	None.	Total business December 31, 1918.
Accident—In other Countries	688	.....	.....	6,113	5,893	220	None.	
Automobile (including Fire Risk)—In Canada	11,420	559,335	523,135	5,120	3,467	1,653	None.	
Automobile (excluding Fire Risk)—In Canada	36,928	6,712,300	4,291,800	10,822	11,607	6,247	None.	
Burglary	91	13,500	13,500	None.	None.	None.	None.	
Employers' Liability—In Canada	215,920	4,715,000	4,955,000	148,620	136,461	86,515	2,000	
Employers' Liability—In other Countries	1,054	.....	.....	2,357	2,358	None.	None.	
Plate Glass—In Canada	17,229	.....	.....	12,181	12,482	2,524	None.	
Sickness—In Canada	22,789	.....	.....	20,715	17,417	4,641	None.	
Sickness—In other Countries	773	.....	.....	112	87	25	None.	
Totals	355,313	.....	.....	219,319	206,716	103,552	2,000	

THE NORTHWEST FIRE INSURANCE COMPANY.

Fire—In Canada	140,577	18,140,374	17,542,831	58,028	68,528	7,154	2,000	Total business December 31, 1918.
Fire—In other Countries	3,195	533,278	299,425	1,500	650	1,000	None.	
Totals	143,772	18,673,652	17,842,256	59,528	69,178	8,154	2,000	

THE PACIFIC COAST FIRE INSURANCE COMPANY.

Fire—In Canada	98,944	19,876,360	12,442,777	43,880	49,730	13,196	None.	Total business December 31, 1918.
Fire—In other Countries	49,912	15,611,717	4,944,557	48,774	40,378	8,497	None.	
Totals	148,856	35,488,077	17,387,334	92,654	90,108	21,693	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—*Continued.*

THE WESTERN ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire—In Canada	869,213	146,218,524	115,481,100	344,937	352,403	56,842	6,600	Total business December 31, 1918.
Fire—In other Countries	2,690,110	731,381,539	489,539,645	1,233,099	1,330,703	443,136	4,533	
Automobile (including Fire Risk)	8,261	1,318,649	1,046,502	3,616	2,561	1,814	None.	
Explosion—In Canada	8,148	3,697,806	383,291	None.	None.	None.	None.	
Explosion—In other Countries	31,307	25,315,418	4,887,230	389	None.	439	None.	
Inland Trans.—In Canada	13,637	8,213,529	1,533,740	12,288	12,288	None.	None.	
Inland Trans.—In other Countries	14,678	10,547,321	705,607	−8,736	3,479	None.	None.	
Marine—In Canada	93,475	85,746,206	5,197,355	216,741	175,956	70,000	None.	
Marine—In other Countries	3,247,418	507,579,295	48,176,329	2,617,328	2,138,317	1,637,578	12,422	
Tornado—In other Countries	14,354	6,266,029	8,889,174	4,514	4,436	296	None.	
Totals	6,990,601	1,526,284,316	675,839,973	4,424,176	4,020,143	2,210,105	23,555	

ÆTNA INSURANCE COMPANY.

Fire	402,403	43,999,232	49,787,916	220,105	232,672	24,491	None.	In Canada, December 31, 1918.
Automobile (including Fire Risk)	15,162	1,102,408	823,597	5,161	6,661	165	None.	
Tornado	1,587	404,885	809,231	None.	50	None.	None.	
Totals	419,152	45,506,525	51,420,744	225,266	239,383	24,656	None.	

ALLIANCE ASSURANCE COMPANY, LIMITED.

Fire	357,526	44,092,823	50,287,563	218,866	208,832	28,739	7,500	In Canada, December 31, 1918.
Accident	4,384	967,091	836,492	157	232	55	None.	
Automobile (including Fire Risk)	13,766	600,447	462,422	4,290	2,982	2,139	None.	
Automobile (excluding Fire Risk)	11,028	2,539,000	1,754,000	5,496	4,651	1,220	None.	
Employers' Liability	6,425	675,000	640,000	2,065	1,270	795	None.	
Guarantee	12,996	4,856,436	4,184,171	6,500	None.	6,500	None.	
Sickness	3,446	.....	.....	2,310	939	1,372	None.	
Totals	409,571	.....	.....	239,684	218,906	40,820	7,500	

AMERICAN CENTRAL INSURANCE COMPANY.

Fire	94,377	29,839,276	11,268,420	50,359	51,316	15,201	None.	In Canada, December 31, 1918.
Tornado	1,168	260,300	698,515	12	12	None.	None.	
Totals	95,545	30,099,576	11,966,935	50,371	51,328	15,201	None.	

AMERICAN LLOYDS, UNDERWRITERS AT.

Fire	23,630	6,145,986	5,177,736	14,439	13,226	1,263	None.	In Canada December 31, 1918.
Sprinkler Leakage	6,680	1,076,900	2,168,210	10,697	16,998	367	None.	
Totals	30,310	7,222,886	7,345,946	25,136	30,224	1,630	None.	

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

Fire	316,749	31,945,134	34,389,350	165,138	168,707	17,845	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	50,905	8,990,693	2,731,984	20,405	16,331	4,074	None.	
Hail	7,614	.....	None.	−108	818	None.	None.	
Totals	375,268	.....	37,121,334	185,435	185,856	21,919	None.	

BRITISH TRADERS INSURANCE COMPANY, LIMITED.

Fire	90,528	12,395,659	9,087,745	17,755	4,910	12,844	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	443	43,370	43,370	None.	None.	None.	None.	
Automobile (excluding Fire Risk)	252	35,750	35,750	None.	None.	None.	None.	
Totals	91,223	12,474,779	9,166,865	17,755	4,910	12,844	None.	

COLUMBIA INSURANCE COMPANY.

Fire	None.	None.	None.	None.	None.	None.	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	48,366	2,775,146	2,321,856	13,480	15,059	4,924	None.	
Inland Transportation	6,553	746,936	41,050	1,449	2,199	None.	None.	
Totals	54,919	3,522,082	2,362,906	14,929	17,258	4,924	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—*Continued.*

CONNECTICUT FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	170,310	25,403,154	21,393,246	67,214	97,796	7,186	None.	In Canada December 31, 1918.
Hail	98,751	5,459,970	None.	31,850	31,842	8	None.	
Totals	269,061	30,863,124	21,393,246	99,064	129,638	7,194	None.	

THE CONTINENTAL INSURANCE COMPANY.

Fire	412,917	54,836,439	46,451,831	163,785	221,655	39,037	None.	In Canada December 31, 1918.
Tornado	55	18,000	33,000	None.	None.	None.	None.	
Totals	412,972	54,854,439	46,484,831	163,785	221,655	39,037	None.	

THE EAGLE STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

Fire	188,408	23,431,751	25,401,385	86,067	93,716	12,180	4,000	In Canada December 31, 1918.
Sprinkler Leakage	None.	None.	None.	None.	None.	None.	None.	
Totals	188,408	23,431,751	25,401,385	86,067	93,716	12,180	4,000	

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire	628,724	80,866,010	80,205,148	289,903	336,838	23,879	18,844	In Canada December 31, 1918.
Accident	100,161	29,702,787	24,681,725	41,286	36,325	14,725	None.	
Automobile (including Fire Risk)	36,441	1,509,835	648,309	16,358	14,085	2,272	None.	
Automobile (excluding Fire Risk)	156,976	28,660,000	21,780,000	56,258	51,014	15,030	13,970	
Burglary	669	86,000	74,000	None.	None.	None.	None.	
Employers' Liability	652,357	15,144,000	13,819,266	347,573	362,668	81,255	86,650	
Guarantee	72,546	19,852,984	6,675,879	32,736	36,532	46,290	2,000	
Hail	137,265	4,466,757	None.	37,061	37,061	None.	None.	
Sickness	61,215	2,760,375	2,267,875	50,396	42,651	16,380	None.	
Totals	1,846,354	183,048,748	150,152,202	871,576	917,174	199,831	121,464	

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Fire	55,503	18,541,921	5,353,856	36,602	37,360	3,202	231	In Canada December 31, 1918.
Automobile (including Fire Risk)	None.	None.	None.	None.	None.	None.	None.	
Automobile (excluding Fire Risk)	None.	None.	None.	None.	None.	None.	None.	
Totals	55,503	18,541,921	5,353,856	36,602	37,360	3,202	231	

FIDELITY-PHENIX FIRE INSURANCE COMPANY.

Fire	411,981	50,581,029	43,761,867	179,342	214,934	27,161	None.	In Canada December 31, 1918.
Tornado	2,150	497,925	780,465	None.	None.	None.	None.	
Totals	414,131	51,078,954	44,542,332	179,342	214,934	27,161	None.	

FIREMAN'S FUND INSURANCE COMPANY.

Fire	195,116	25,769,990	19,718,829	152,039	145,276	42,535	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	12,805	1,039,574	466,260	5,222	4,503	945	None.	
Inland Transportation	5,911	1,252,784	246,833	5,434	2,877	2,556	None.	
Totals	213,832	28,062,348	20,431,922	162,695	152,656	46,036	None.	

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

Fire	393,903	47,183,708	48,635,501	211,040	232,188	28,961	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	10,888	1,309,112	1,051,988	2,363	2,289	74	None.	
Totals	404,791	48,492,820	49,687,489	213,403	234,477	29,035	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—*Continued.*

GLENS FALLS INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	201,747	34,663,002	20,860,982	84,556	97,434	10,181	6,000	In Canada December 31, 1918.
Automobile (including Fire Risk)	24,688	1,656,862	1,185,388	10,564	7,950	4,550	2,500	
Hail	98,771	1,622,081	None.	31,589	31,589	None.	None.	
Totals	325,206	37,941,945	22,046,370	126,709	136,973	14,731	8,500	

THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Fire	663,571	85,009,552	72,036,520	415,295	388,051	139,499	None.	In Canada December 31, 1918.
Explosion	97,591	26,060,095	11,198,054	5,498	5,353	145	None.	
Totals	761,162	111,069,647	83,234,574	420,793	393,404	139,644	None.	

GREAT AMERICAN INSURANCE COMPANY.

Fire	492,162	77,172,025	59,248,740	344,235	390,173	54,818	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	10,317	611,401	280,067	3,077	1,731	1,346	None.	
Hail	150,616	2,263,488	None.	77,671	75,281	2,786	None.	
Sprinkler Leakage	13	None.	10,000	95	95	None.	None.	
Tornado	1,041	372,025	562,888	None.	None.	None.	None.	
Totals	654,149	80,418,939	60,101,695	425,128	467,280	58,950	None.	

HARTFORD FIRE INSURANCE COMPANY.

Fire	1,131,407	131,038,582	139,730,921	623,169	601,926	121,931	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	34,790	4,547,132	2,342,602	4,636	6,165	119	None.	
Explosion	7,270	3,042,827	1,184,881	None.	None.	None.	None.	
Hail	498,521	7,765,631	None.	153,453	153,453	None.	None.	
Inland Transportation	55,972	110,325	12,850	52,649	50,396	2,252	None.	
Sprinkler Leakage	13,111	3,406,150	4,826,835	9,415	10,695	None.	None.	
Tornado	9,637	2,542,660	4,947,825	35,120	67,040	50	None.	
Totals	1,750,708	152,453,307	153,045,914	878,442	889,675	124,352	None.	

HOME INSURANCE COMPANY.

Fire	1,207,793	137,747,232	133,781,362	651,795	615,563	196,290	1,000	In Canada December 31, 1918.
Automobile (including Fire Risk)	61,105	5,328,773	2,328,984	25,365	22,373	4,725	None.	
Explosion	10,123	2,812,537	1,462,523	None.	None.	None.	None.	
Hail	727,749	10,451,872	None.	208,486	209,196	522	5,000	
Sprinkler Leakage	5,492	1,398,250	2,264,550	2,885	5,595	50	None.	
Tornado	17,140	3,569,264	10,379,003	16,914	16,159	981	None.	
Totals	2,029,402	161,307,928	150,216,422	905,445	868,886	202,568	6,000	

INSURANCE COMPANY OF NORTH AMERICA.

Fire	643,429	102,719,468	88,902,418	338,607	367,751	37,033	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	35,104	1,729,312	962,557	12,949	12,879	452	None.	
Automobile (excluding Fire Risk)	2,370	112,200	90,400	1,141	1,191	None.	None.	
Explosion	11,320	4,031,000	2,800,425	None.	None.	None.	None.	
Inland Transportation	8,920	834,526	91,576	3,782	3,554	229	None.	
Totals	701,143	109,456,506	92,847,376	356,479	385,375	37,714	None.	

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Fire	173,190	25,727,768	17,439,260	119,529	143,453	28,183	None.	In Canada December 31, 1918.
Tornado	832	276,850	400,150	None.	None.	None.	None.	
Totals	174,022	26,004,618	17,839,410	119,529	143,453	28,183	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—*Continued.*

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	277,441	36,506,199	42,276,456	156,196	165,423	14,294	5,400	In Canada December 31, 1918.
Accident	14,297	3,965,557	4,206,643	7,405	6,459	5,381	None.	
Burglary	1,234	249,283	146,883	1,476	3,220	1,125	None.	
Employers' Liability	49,932	.....	.....	48,087	27,561	35,591	625	
Plate Glass	8,809	.....	.....	2,937	2,937	None.	None.	
Sickness	5,339	.....	.....	7,617	6,010	1,682	None.	
Totals	357,052	.....	.....	223,718	211,610	58,073	6,025	

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Fire	500,795	54,693,653	49,604,227	239,389	225,052	99,008	None.	In Canada December 31, 1918.
Accident	123,462	20,787,500	17,346,500	48,595	54,275	20,150	None.	
Automobile (including Fire Risk)	20,037	2,803,784	1,569,084	12,675	11,733	1,588	None.	
Automobile (excluding Fire Risk)	73,357	17,790,000	9,315,000	20,395	13,153	10,815	None.	
Employers' Liability	486,583	6,480,000	5,710,000	338,595	298,050	199,559	None.	
Guarantee	119,235	39,549,302	32,372,239	9,566	13,376	16,065	25,000	
Sickness	30,118	.....	.....	19,514	17,499	5,960	None.	
Totals	1,353,587	.....	.....	688,729	633,138	353,145	25,000	

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Fire	899,558	107,153,093	120,332,759	427,451	399,313	88,135	7,500	In Canada December 31, 1918.
Automobile (including Fire Risk)	19,181	1,791,152	1,316,322	11,570	8,935	1,920	715	
Totals	918,739	108,944,245	121,649,081	439,021	408,248	90,055	8,215	

THE MARINE INSURANCE COMPANY, LIMITED.

Fire	None.	None.	None.	None.	None.	None.	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	69,520	4,839,363	4,026,908	20,363	23,399	5,364	None.	
Inland Transportation	46,418	115,574,642	None.	87	87	None.	None.	
Totals	115,938	120,414,005	4,026,908	20,450	23,486	5,364	None.	

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY.

Fire	99,467	11,400,898	15,797,299	51,333	52,560	6,068	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	20,705	926,420	658,150	16,470	25,077	7,100	None.	
Totals	120,172	12,327,318	16,455,449	67,803	77,637	13,168	None.	

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire	593,987	65,388,447	62,187,184	298,689	295,654	39,255	None.	In Canada December 31, 1918.
Tornado	1,265	316,017	536,953	20,665	20,665	None.	None.	
Totals	595,252	65,704,464	62,724,137	319,354	316,319	39,255	None.	

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

Fire	181,518	27,175,774	19,059,839	147,946	175,137	15,491	None.	In Canada December 31, 1918.
Tornado	717	141,100	632,700	None.	None.	None.	None.	
Totals	182,235	27,316,874	19,692,539	147,946	175,137	15,491	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—*Continued.*

NIAGARA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	197,404	28,759,417	22,496,999	119,706	117,369	34,933	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	5,003	308,796	198,128	1,053	876	177	None.	
Explosion	289	125,000	125,000	None.	None.	None.	None.	
Tornado	189	40,000	40,000	None.	None.	None.	None.	
Totals	202,885	29,233,213	22,860,127	120,759	118,245	35,110	None.	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire	245,794	21,861,007	27,633,455	114,393	133,692	11,128	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	10,259	593,150	504,560	5,123	3,546	1,576	None.	
Hail	4	None.	None.	None.	None.	None.	None.	
Tornado	492	133,925	324,435	None.	None.	None.	None.	
Totals	256,549	22,588,082	28,462,450	119,516	137,238	12,704	None.	

NORWICH UNION FIRE INSURANCE SOCIETY.

Fire	857,166	85,543,171	113,688,693	450,707	466,246	49,317	27,405	In Canada December 31, 1918.
Accident	37,668	13,403,300	7,773,534	10,337	10 152	2,500	None.	
Automobile (including Fire Risk)	44 968	3,726,793	2,375,168	23,811	18,706	6,359	None.	
Automobile (excluding Fire Risk)	40,185	10,847,250	7,814,750	19,015	11,755	7,400	3,600	
Employers' Liability	32,182	2,387,500	1,773,334	18,562	11,964	10,125	1,875	
Plate Glass	10,981	.....	.....	5,940	7,580	1,653	None.	
Sickness	23,203	.....	.....	27,026	17,817	10,000	None.	
Totals	1,046,353	.....	.....	555,428	544,220	87,354	32,880	

OCEAN ACCIDENT AND GUARANTEE CORPORATION LIMITED.

Fire	311,473	39,593,555	37,301,468	211,525	205,985	25,245	None.	In Canada December 31, 1918.
Accident	159,783	33,153,349	24,089,766	63,634	54,627	23,500	1,500	
Automobile (including Fire Risk)	54,203	.....	.....	18,224	17,354	1,600	None.	
Automobile (excluding Fire Risk)	95,142	27,205,149	20,367,627	30,593	36,343	10,200	None.	
Burglary	2,030	327,599	365,949	1,926	1,776	150	None.	
Employers' Liability	215,087	8,341,999	7,509,499	81,809	103,499	76,903	None.	
Guarantee	23,247	8,077,292	5,798,592	11,379	13,904	1,000	None.	
Plate Glass	54,155	.....	.....	24,663	25,258	510	None.	
Sickness	76,322	.....	.....	67,021	38,486	35,000	None.	
Totals	991,442	.....	.....	511,374	497,232	174,108	1,500	

THE PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

Fire	396,995	67,385,175	58,167,683	233,463	275,584	29,188	632	In Canada December 31, 1918.
Automobile (including Fire Risk)	19,551	325,230	269,562	13,415	10,724	2,691	None.	
Totals	416,546	67,710,405	58,437,245	246,883	286,308	31,879	632	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—*Continued.*

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	221,319	32,949,194	24,645,754	141,819	168,329	11,028	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	19,523	1,631,827	640,189	8,471	8,881	425	None.	
Automobile (excluding Fire Risk)	2,603	127,400	77,400	1,859	1,814	650	None.	
Totals	243,445	34,708,421	25,363,343	152,179	179,024	12,103	None.	

QUEEN INSURANCE COMPANY OF AMERICA.

Fire	682,427	68,881,581	85,258,176	307,465	381,137	32,548	10,000	In Canada December 31, 1918.
Automobile (including Fire Risk)	46,893	2,537,845	2,021,437	19,339	20,244	1,625	None.	
Automobile (excluding Fire Risk)	11,587	223,000	310,000	7,860	7,985	900	None.	
Inland Transportation	13	112,600	None.	None.	None.	None.	None.	
Totals	740,920	71,755,026	87,589,613	334,664	409,366	35,073	10,000	

ROYAL EXCHANGE ASSURANCE.

Fire	614,421	80,517,274	78,650,461	260,684	289,841	20,260	None.	In Canada December 31, 1918.
Accident	8,766	2,763,250	2,215,250	2,183	2,669	699	None.	
Automobile (including Fire Risk)	36,770	2,436,804	1,874,323	20,303	21,374	−331	None.	
Automobile (excluding Fire Risk)	39,568	5,402,000	4,703,000	11,741	9,384	3,313	None.	
Employers' Liability	31,629	1,080,000	990,000	11,438	4,905	8,780	None.	
Sickness	7,173	.....	.....	5,391	6,281	1,205	None.	
Totals	738,327	.....	.....	311,740	334,454	33,926	None.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire	352,206	61,887,171	43,978 166	248 100	284 084	29 368	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	55 527	2,542,769	2,542,769	32,762	41,314	5,961	None.	
Inland Transportation	29,581	80,142,731	2,040,230	30,416	29,649	1,577	None.	
Tornado	10,375	2,338,481	4,616,542	3,916	3,822	94	None.	
Totals	447,689	146,911,152	53,177,707	315,194	358,869	37,000	None.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire	416,672	53,562,761	63,707,840	212,815	248,928	17,815	1,668	In Canada December 31, 1918.
Automobile (including Fire Risk)	9,096	1,015,014	678,389	12,652	12,789	None.	None.	
Sprinkler Leakage	1,196	377,400	403,150	261	261	923	None.	
Tornado	627	165,433	351,440	14,439	14,439	None.	None.	
Totals	427,591	55,120,608	65,140,819	240,167	276,417	18,738	1,668	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire	355,308	59,802,031	47,325,797	185,902	194,874	49,804	None.	In Canada December 31, 1918.
Sprinkler Leakage	724	177,000	217,844	—197	304	None.	None.	
Tornado	3,631	1,530,285	2,063,875	7,626	21,516	100	None.	
Totals	359,663	61,509,316	49,607,516	193,331	216,694	49,904	None.	

UNION ASSURANCE SOCIETY, LIMITED.

Fire	661,995	80,655,128	79,054,554	277,797	295,827	28,788	2,000	In Canada December 31, 1918.
Inland Transportation	6,820	22,221,260	75,000	None.	970	None.	None.	
Totals	668,815	102,876,388	79,129,554	277,797	296,797	28,788	2,000	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—*Concluded.*

UNION INSURANCE SOCIETY OF CANTON, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk. at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	289,329	36,848,472	28,465,498	117,263	106,659	11,288	None.	Total business December 31, 1918.
Automobile (including Fire Risk)	9,118	603,689	533,947	1,253	1,190	64	None.	
Automobile (excluding Fire Risk)	1,874	184,564	128,487	2,683	2,683	None.	None.	
Inland Transportation	1,882	1,883,846	48,125	62	62	None.	None.	
Totals	302,203	39,520,571	29,176,057	121,261	110,594	11,352	None.	

THE UNION MARINE INSURANCE COMPANY, LIMITED.

Fire	None.	None.	None.	None.	None.	None.	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	879	51,800	48,700	None.	None.	None.	None.	
Totals	879	51,800	48,700	None.	None.	None.	None.	

WESTCHESTER FIRE INSURANCE COMPANY.

Fire	215,254	33,885,088	23,656,422	152,437	166,287	15,545	None.	In Canada December 31, 1918.
Hail	98,751	3,957,360	None.	31,808	31,808	None.	None.	
Totals	314,005	37,842,448	23,656,422	184,245	198,095	15,545	None.	

Fire	449,825	43,308,253	56,149,828	219,880	253,915	18,946	9,287	In Canada December 31, 1918.
Accident	12,237	2,467,200	1,824,700	4,168	2,768	1,500	None.	
Automobile (excluding Fire Risk)	35,538	930,000	554,000	12,725	8,678	5,000	None.	
Employers' Liability	59,887	1,970,000	1,480,000	29,911	34,911	25,000	None.	
Live Stock	32,023	720,290	293,494	18,881	16,198	3,283	None.	
Plate Glass	7,602	.....	.....	710	5,641	600	None.	
Sickness	8,296	.....	.....	6,205	5,415	1,500	None.	
Totals	605,408	.....	.....	292,480	327,526	55,829	9,287	

TABLE I.—Showing Total Assets, and their Nature of Canadian Companies doing business of Fire and other Insurance.

CANADIAN COMPANIES—ASSETS AT DEC. 31, 1918.

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.	Cash on hand and in Banks.	Interest and Rents due and Accrued.	Agents' Balances and Premiums uncollected.	Other Assets.	Total Assets.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	16,894 00	18,000 00	228,165 00	442,703 60	20,606 12	22 92	39,250 92	5,921 24	771,563 80	Fire and Hail.
Beaver Fire	None.	62,704 74	215,379 15	None.	43,615 31	6,125 19	10,998 80	1,642 06	340,465 25	Fire.
British America	220,000 00	4,200 00	2,094,386 59	217,706 40	455,288 25	33,676 87	1,045,826 84	25,418 06	4,096,503 01	Fire, Auto, Hail and Inland Transportation.
British Colonial	None.	None.	145,714 32	None.	89,616 50	2,707 94	28,665 09	10,818 02	277,521 87	Fire.
British Northwestern	None.	123,867 86	121,711 33	44,000 00	(a)36,791 98	8,524 40	17,402 82	16,573 93	368,872 32	Fire.
Canada Accident	None.	None.	462,446 12	18,000 00	25,295 04	5,704 74	55,256 81	23,654 35	590,357 06	Fire, Accident, Auto., Burglary, Guarantee, Plate Glass and Sickness.
Canada National	336,778 59	1,076,131 29	377,691 37	None.	(b)307,321 62	190,741 18	45,640 11	21,746 84	2,356,051 00	Fire.
Canadian Fire	125,000 00	152,902 70	606,692 60	None.	(c)617,375 81	3,470 30	50,326 09	4,719 64	1,560,487 14	Fire.
Canadian Lumbermen's	None.	None.	35,506 69	None.	864 36	82 87	3,003 95	None.	39,457 87	Fire.
Dominion Fire	None.	14,000 00	(d)381,548 28	(d) 42,527 80	19,704 81	3,889 70	37,521 12	(e)27,335 82	526,527 53	Fire and Hail.
Dominion of Canada G'tee and Acc't	None.	None.	772,675 86	None.	27,760 30	12,506 83	95,794 90	22,469 44	931,207 33	Fire, Accident, Auto, Burglary, Guarantee Plate Glass and Sickness.
Fire Insurance Co. of Canada	None.	None.	100,600 00	None.	17,854 64	921 25	13,260 39	7,219 98	139,856 26	Fire.
Globe Indemnity	29,204 33	10,500 00	557,879 62	None.	90,500 75	6,982 28	147,364 77	10,725 65	853,157 40	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
Guardian Insurance Co. of Canada	None.	None.	465,554 03	None.	27,038 67	5,541 71	164,826 13	12,585 60	675,546 14	Fire, Accident, Auto, Burglary, Guarantee P.Glass and Sickness
Hudson Bay	63,908 65	56,242 41	93,020 63	None.	69,581 42	7,605 02	34,768 81	None.	325,126 94	Fire.
Imperial Guarantee and Accident	2,365 03	9,000 00	358,277 25	None.	48,788 03	2,163 64	48,443 87	14,548 23	483,586 05	Accident, Auto, Guarantee, Plate Glass, and Sickness.

Imperial Underwriters	10,350 00	111,496 31	178,103 20	None.	46,274 30	11,423 18	32,406 80	1,115 83	391,169 62	Fire.
Liverpool Manitoba	None.	None.	847,252 00	None.	76,828 38	10,340 33	41,189 75	977 33	976,587 79	Fire.
London Mutual	131,727 08	11,996 70	215,134 40	700 00	58,102 76	3,107 58	49,053 78	14,608 85	(f) 484,431 15	Fire.
Mercantile Fire	None.	None.	430,565 35	None.	61,067 65	6,286 38	46,314 37	1,500 09	545,733 84	Fire.
Mount Royal	None.	None.	602,770 00	522,851 00	178,636 48	7,091 38	101,133 61	(g) 23,885 54	1,436,368 01	Fire.
North American Accd't	None.	None.	286,828 03	15,600 00	23,531 09	3,571 73	44,133 30	(h) 20,616 73	394,280 88	Accident, Auto, Burglary, Plate Glass and Sickness.
North Empire	15,965 56	112,233 58	74,344 30	43,200 00	42,762 46	5,230 47	29,193 63	6,976 50	329,906 50	Fire.
North West Fire	None.	124,633 25	151,213 31	None.	54,196 35	9,295 67	13,089 29	115 19	352,543 06	Fire.
Occidental Fire	6,000 00	103,080 40	360,486 00	None.	46,879 30	8,823 97	53,464 06	560 87	579,294 60	Fire.
Pacific Coast Fire	188,522 83	241,153 56	(i) 462,723 36	10 512 00	67,942 93	6,575 03	38,020 26	20,868 74	1,036,318 71	Fire.
Quebec	82,205 34	None.	397,972 13	36,986 67	168,141 80	6,294 12	49,321 90	14 00	740,935 96	Fire.
Western	200,000 00	None.	3,069,049 63	770,600 90	1,820,208 51	46,639 56	1.076,508 17	147,121 41	7,130,128 18	Fire, Auto, Explosion, Inland Transport'n, and Tornado.
Totals	1,428,921 41	2,232,142 80	14,093,690 55	2,165,388 37	4,542,575 62	415,346 24	3,412,180 34	443,739 94	28,733,985 27	

(*a*) Including $15,000 guaranteed investment deposit (secured by allocation of mortgage loans). (*b*) Including $235,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921 with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been ear-marked for the Canada National Fire. (*c*) Including $552,823.58 guaranteed investment deposit (secured by allocation of mortgage loans). (*d*) Book value, the excess of the book value over the market value is provided for in the investment reserve fund in the liabilities. (*e*) Including $15,150 loans on collaterals. (*f*) Not including $259.764.04 unpaid on premium notes in force, of which $103,937.19, which has been assessed and is payable in instalments within the next two years, and the balance, $155,826.85, are usually unassessable. (*g*) Including $20,000 loans on collaterals. (*h*) Including $500 loan on collateral. (*i*) In this amount are included at their book value $264,787.66 National Finance Co. debs. and $53,000 Richlands Orchards debs., both of which companies are in liquidation. *See* liabilities.

TABLE II.—CANADIAN COMPANIES—LIABILITIES AT DEC. 31, 1918

Companies.	Unsettled Losses (Fire).	Unsettled Losses (Other).	Reserve of Unearned Premiums (Fire).	Reserve of Unearned Premiums (Other).	Sundry Liabilities (Fire and Other).	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid in cash.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	4,400 90	None.	135,218 73	None.	79,621 58	219,241 21	552,322 59	400,000 00	Fire and Hail.
Beaver Fire	1,072 50	None.	34,558 64	None.	(a) 34,758 35	70,389 49	270,075 76	180,300 00	Fire.
British America	436,554 90	587,636 00	1,653,468 42	172,265 56	317,798 73	3,167,723 61	928,779 40	(b)1,399,029 79	Fire, Auto, Hail and Inland Transport'n.
British Colonial	16,664 14	None.	(c) 119,139 34	None.	48,286 99	184,090 47	93,431 40	247,041 34	Fire.
British Northwestern	8,550 00	None.	50,694 57	None.	10,871 64	70,116 21	298,756 11	244,589 20	Fire.
Canada Accident	6,946 55	118,314 62	(d) 59,581 77	81,161 93	30,407 03	296,411 90	293,945 16	43,320 00	Fire, Accident, Auto, Burglary, Guarantee Plate Glass and Sickness.
Canada National	9,239 00	None.	142,393 66	None.	(e) 400,974 39	552,607 05	1,803,443 95	1,795,077 70	Fire.
Canadian	17,191 68	None.	231,902 44	None.	83,190 11	332,284 23	1,228,202 91	1,000,000 00	Fire.
Canadian Lumbermen's	None.	None.	None.	None.	19,457 87	19,457 87	20,000 00	None.	Fire.
Dominion Fire	7,533 54	None.	211,492 84	None.	(f) 120,411 68	339,438 06	187,089 47	199,680 00	Fire and Hail.
Dominion of Canada G'tee and Accident	5,194 50	69,127 61	34,816 17	208,653 18	(g) 65,743 39	383,534 85	547,672 48	246,020 00	Fire.
Fire Insurance Co. of Canada	1,930 21	None.	(h) 12,003 35	None.	11,001 72	24,938 28	114,917 98	117,560 00	Fire.
Globe Indemnity	8,820 92	137,437 00	(i) 85,414 33	205,225 27	52,040 34	488,937 86	364,219 54	200,000 00	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
Guardian Ins. Co. of Canada	47,060 00	59,385 77	97,733 16	73,223 58	6,123 22	283,525 73	392,020 41	375,000 00	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
Hudson Bay	9,160 00	None.	(j) 152,875 90	None.	(k) 9,743 01	171,778 91	153,348 03	230,850 00	Fire.
Imperial Guarantee and Accident	None.	59,952 32	None.	112,992 70	20,50[illegible] 00	193,445 02	290,141 03	200,000 00	Accident, Auto, Guarantee, Plate Glass and Sickness.
Imperial Underwriters	4,243 57	189 00	(m) 95,935 00	None.	28,853 22	129,220 79	261,948 83	175,000 00	Fire.
Liverpool Manitoba	13,320 79	None.	179,944 00	None.	(n) 217,311 74	410,576 53	566,011 26	175,000 00	Fire.
London Mutual	27,374 82	None.	275,491 43	None.	17,247 03	320,113 28	164,317 87	19,250 00	Fire.
Mercantile Fire	13,025 09	None.	163,179 91	None.	14,912 84	191,117 84	354,616 00	50,000 00	Fire.
Mount Royal	28,687 50	None.	(o) 370,663 72	3,515 00	(p) [illegible]78,238 91	661,105 13	775,262 88	250,000 00	Fire.
North American Accident	None.	105,552 14	None.	88,126 87	8,060 44	201,739 45	192,541 43	91,133 29	Accident, Auto, Burglary, Plate Glass and Sickness.
North Empire	15,132 93	None.	61,258 86	None.	62,320 36	138,712 15	191,194 35	206,370 00	Fire.
North West Fire	10,154 00	None.	90,625 01	None.	3,963 51	104,742 52	247,800 54	100,000 00	Fire.
Occidental Fire	9,847 99	None.	130,281 89	None.	74,925 05	215,054 93	364,239 67	174,762 70	Fire.

Pacific Coast Fire	21,692 70	None.	(q) 86,735 95	None.	(r) 222,677 02	331,105 67	705,213 04	589,645 87	Fire.
Quebec	19,052 00	None.	181,008 41	None.	17,103 86	217,164 27	523,771 69	125,000 00	Fire.
Western	511,111 20	1,722,549 00	1,990,033 17	354,294 63	390,034 97	4,968,022 97	2,162,105 21	(s)2,488,625 65	Fire, Auto, Explosion, Inland Transportation and Tornado.
Totals	1,523,961 43	2,860,143 46	6,626,453 67	1,299,458 72	2,646,759 00	14,686,596 28	14,047,388 99	11,323,255 54	

(a) Including $17,500 investment reserve fund.
(b) Including $550,000 7 per cent preference stock.
(c) Including $25,599.93 reserve on unlicensed reinsurance, unsecured.
(d) Including $33,537.44 reserve on unlicensed reinsurance, unsecured.
(e) Including $175,000 contingent reserve fund.
(f) Including $11,983.75 investment reserve fund.
(g) Including $15,000 investment reserve fund.
(h) Including $2,006.86 reserve on unlicensed reinsurance, unsecured.
(i) Including $14,057.19 reserve on unlicensed reinsurance, unsecured.
(j) Including $49,076.02 reserve on unlicensed reinsurance, unsecured.
(k) Including $2,824.70 investment reserve fund.
(l) Including $10,000 contingent reserve fund.
(m) Including $24,972.84 reserve on unlicensed reinsurance, unsecured.
(n) Including $110,062 investment reserve fund.
(o) Including $37,000 reserve on unlicensed reinsurance, unsecured.
(p) Including $63,025.92 investment reserve fund.
(q) Including $1,873.62 reserve on unlicensed reinsurance, unsecured.
(r) Including $160,315.05 investment reserve fund.
(s) Including $1,000,000 7 per cent preference stock.

TABLE III.—Showing the Assets in Canada of British Companies Insurance in

BRITISH COMPANIES—

Companies.	Commenced Business in Canada (Fire).	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Alliance	February 29, 1892	None.	None.	398,774 68
Atlas	March 7, 1887	None.	None.	457,047 99
British Crown	*November 2, 1917	None.	None.	251,717 61
British Traders	*February 20, 1918	None.	None.	185,853 00
Caledonian	July 20, 1883	None.	None.	458,435 94
Car and General	*December 4, 1918	None.	None.	252,000 00
Century	*December 12, 1917	None.	None.	151,451 16
Commercial Union	September 11, 1863	325,000 00	20,000 00	945,648 05
Eagle, Star and British Dominions	*July 22, 1915	None.	None.	185,215 15
Employers' Liability	1887 to 1891 and again in 1910	None.	None.	1,208,915 42
General Accident, Fire and Life	July 13, 1908	None.	None.	481,156 76
Guardian Assurance	May 1, 1869	325,000 00	None.	1,214,519 50
Law Union and Rock	April 1, 1899	22,044 96	8,893,661 28	1,499,501 50
Liverpool and London and Globe	June 4, 1851	200,000 00	860,500 00	1,426,052 53
London Guarantee and Accident	October 22, 1915	None.	4,000 00	1,077,501 53
London and Lancashire Fire	April 1, 1880	None.	None.	879,466 87
London Assurance	March 1, 1862	None.	None.	337,907 09
Marine Insurance Co	September 4, 1913	None.	None.	108,815 34
National Benefit	*November 5, 1918	None.	None.	32,739 66
North British and Mercantile	1862	189,000 00	None.	1,208,698 30
Northern Assurance Co	1867	None.	None.	951,143 20
Norwich Union Fire	April 1, 1880	80,000 00	None.	967,023 12
Ocean Accident and Guarantee	April 20, 1915	6,605 59	None.	783,661 34
Palatine	March 27, 1912	None.	None.	334,640 66
Phœnix of London	1804	None.	None.	1,005,593 34
Provincial	December 19, 1910	None.	None.	101,973 77
Queensland	*May 16, 1918	None.	None.	53,533 33
Royal Exchange	November 3, 1910	75,000 00	152,481 56	724,294 36
Royal Insurance	1851	545,784 00	559,500 00	2,166,937 32
Scottish Metropolitan	*December 17, 1918	None.	None.	182,966 67
Scottish Union and National	February 25, 1882	None.	611,907 00	742,248 18
Sun Insurance Office	June 3, 1892	45,850 00	None.	738,018 43
Union Assurance Society	November, 1890	None.	None.	584,324 68
Union Insurance of Canton	September 24, 1917	76,739 45	None.	249,723 00
Union Marine	*February 28, 1918	None.	None.	70,633 33
Yorkshire	January 16, 1907	808,000 00	1,710,211 95	553,882 82
Totals		2,699,024 00	12,812,261 79	22,972,015 63

* Dominion license issued. (a) Including $30,000 loans on collateral.

transacting business of Fire Insurance or of Fire and other classes of Canada.

ASSETS IN CANADA AT DECEMBER 31, 1918.

Stocks.	Cash on hand and in Banks or deposited with Governments.	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected	Other Assets.	Total Assets in Canada.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	35,127 17	None.	49,238 41	5,000 00	488,140 26	Fire, Accident, Auto, Guarantee and Sickness.
None.	56,363 67	5,195 64	56,982 09	5,000 00	580,589 39	Fire.
None.	13,121 77	2,976 35	67,522 83	54,620 23	386,958 79	Fire and Auto.
None.	50,240 58	None.	15,164 37	None.	251,257 95	Fire and Auto.
None.	40,100 82	None.	49,603 52	11,350 00	559,490 28	Fire.
None.	None.	2,495 20	None.	184 00	254,679 20	Fire.
None.	11,051 52	None.	31,993 99	4,587 99	199,084 66	Fire.
None.	67,661 09	6,431 25	181,247 64	12,365 18	1,558,353 21	Fire.
None.	3,006 17	None.	36,193 97	1,475 08	225,890 37	Fire and Sprinkler Leakage.
None.	76,893 26	None.	219,186 42	36,197 73	1,541,192 83	Fire, Accident, Auto, Burglary, Guarantee, Hail, Plate Glass and Sickness.
None.	65,865 84	7,378 88	54,677 77	6,421 79	615,501 04	Fire and Auto.
None.	72,749 33	4,517 36	151,555 78	None.	1,768,341 97	Fire.
None.	764,922 92	336,924 26	56,554 84	11,361 76	11,584,971 52	Fire, Accident, Burglary, Plate Glass and Sickness.
None.	228,629 31	33,386 95	143,060 51	7,555 75	2,899,185 05	Fire.
None.	132,308 00	None.	180,400 96	31,750 86	1,425,961 35	Fire, Accident, Auto, Guarantee and Sickness.
None.	242,649 77	4,089 16	137,492 78	None.	1,263,698 58	Fire and Auto.
None.	45,945 71	None.	61,113 91	5,000 00	449,966 71	Fire.
None.	38,223 73	None.	8,554 61	None.	155,593 68	Auto and Inland Transportation.
None.	8,766 18	880 15	1,295 79	None.	43,681 78	Fire.
None.	140,327 26	12,670 52	146,660 98	16,537 72	1,713,894 78	Fire.
None.	112,423 79	None.	151,469 17	17,000 00	1,232,036 16	Fire.
None.	154,945 46	None.	136,312 68	5,051 71	1,343,332 97	Fire, Accident, Auto, Plate Glass and Sickness.
None.	113,653 47	None.	112,043 66	24,755 36	1,040,719 42	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
None.	39,030 16	None.	44,768 20	1,000 00	419,439 02	Fire.
None.	99,504 27	16,487 03	130,589 38	17,146 34	1,269,320 36	Fire.
None.	29,807 94	None.	6,187 09	890 62	138,859 42	Fire.
None.	17,832 58	100 38	26,357 29	1,156 38	98,979 96	Fire.
None.	67,926 42	14,520 94	79,209 61	(a)44,437 27	1,157,870 16	Fire, Accident, Auto and Sickness.
None.	403,186 70	42,054 09	231,808 68	8,111 16	3,957,381 95	Fire.
None.	None.	None.	None.	None.	182,966 67	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
None.	47,806 42	14,307 74	57,062 98	None.	1,473,332 32	Fire, Auto, Sprinkler Leakage and Tornado.
None.	97,034 41	None.	86,374 90	12,371 59	979,649 33	Fire.
None.	165,161 16	None.	87,930 59	2,971 11	840,387 54	Fire and Inland Transit.
None.	190,755 85	None.	59,934 89	None.	577,153 19	Fire, Auto and Inland Transit.
None.	1,163 26	596 66	None.	None.	72,393 25	Fire, Auto and Inland Transit.
None.	99,196 46	44,119 33	93,318 71	14,915 58	3,323,644 85	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.
None.	3,733,382 45	549,131 89	2,948,869 00	359,215 21	46,073,899 97	

TABLE III.—Showing the Assets in Canada of Foreign Companies in

FOREIGN COMPANIES—

Companies.	Commenced Business in Canada (Fire).	Real Estate	Loans on Real Estate.	Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Ætna Insurance Co.	1821	None.	None.	505,643 33
Agricultural	1870 to 1873, 1879 to 1897, and again in 1917	None.	None.	23,798 07
Alliance Insurance Co.	*August 30, 1917	None.	None.	53,875 00
American Central	December 17, 1912	None.	None.	149,276 26
American Insurance	June 28, 1912	None.	None.	62,050 00
American Lloyds	December 1, 1910	None.	None.	73,915 00
Automobile	*October 29, 1917	None.	None.	None.
Boston	*January 15, 1918	None.	None.	50,000 00
California	November 18, 1912	None.	None.	58,830 00
Citizens' of Missouri	*December 4, 1917	None.	None.	25,000 00
Columbia	*October 11, 1917	None.	None .	98,787 47
Commercial Union of New York	*November 29, 1917	None.	None.	20,000 00
Connecticut	June 28, 1886	None.	None.	262,500 00
Continental Insurance	August 31, 1910	None.	None.	386,655 00
Equitable Fire and Marine	April 3, 1913	None.	None.	116,880 79
Fidelity-Phenix	April 11, 1910	None.	None.	372,976 00
Fire Association of Philadelphia	March 16, 1918	None.	None.	53,000 00
Fireman's Fund	November 30, 1912	None.	None.	187,920 00
Firemen's Insurance	May 22, 1912	None.	None.	113,099 66
General of Paris	July 20, 1912	None.	None.	89,050 08
Glens Falls	November 28, 1913	None.	None.	177,950 00
Globe and Rutgers	March 6, 1914	None.	None.	710,264 20
Great American	December 7, 1904	None.	None.	533,288 53
Hartford Fire	November, 1836	None.	None.	1,223,343 41
Home Insurance	January 1, 1902	None.	None.	1,663,069 97
Insurance Co. of North America	October 16, 1889	None.	None.	589,181 50
Insurance Co. of State of Pennsylvania	March 22, 1912	None.	None.	166,436 06
Lumbermen's Underwriting Alliance	*May 10, 1918	None.	None.	50,000 00
Manufacturing Lumbermen's	*April 24, 1918	None.	None.	50,000 00
Mechanics and Traders	*January 4, 1918	None.	None.	20,000 00
Merchants Fire	*December 26, 1917	None.	None.	25,160 00
Millers National	*October 6, 1915	None.	None.	50,000 00
National-Ben Franklin	May 23, 1914	None.	None.	195,287 07
National Fire of Hartford	August 3, 1908	None.	None.	593,250 00
National Union Fire	August 12, 1911	None.	None.	201,510 26
La Nationale	February 13, 1914	None.	None.	208,443 20
Newark	March 6, 1918	None.	None.	20,000 00
New Hampshire	April 15, 1918	None.	None.	54,750 00
New Jersey	April 6, 1918	None.	None.	25,000 00
Niagara Fire	July 19, 1912	None.	None.	191,800 00
North Western Mutual	May 10, 1918	None.	None.	20,653 75
North Western National	May 22, 1912	None.	None.	228,780 14
Phœnix of Paris	March 20, 1915	None.	None.	126,775 27
Phenix of Hartford	May 20, 1890	None.	None.	450,494 33
Providence of Washington	January 9, 1912	None.	None.	239,510 00
Queen of America	November 2, 1891	None.	None.	690,676 82
St. Paul Fire and Marine	September 14, 1907	None.	None.	409,880 00
Springfield Fire and Marine	November 5, 1908	None.	None.	458,710 00
Stuyvesant	*August 25, 1916	None.	None.	89,698 75
L'Union, Paris, France	April 11, 1911	None.	None.	199,159 11
Vulcan	January 15, 1918	None.	None.	50,000 00
Westchester	May 28, 1912	None.	None.	293,138 26
T'otals		None.	None.	12,709,467 29

* Dominion license issued.

doing business of Fire Insurance or of Fire and other classes of Insurance Canada.

ASSETS IN CANADA AT DECEMBER 31, 1918.

Stocks.	Cash on hand and in Banks or deposited with Governments.	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected	Other Assets.	Total Assets in Canada.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	132,918 12	7,353 54	63,845 35	None.	709,760 34	Fire, Automobile and Tornado.
None.	2,947 26	416 66	6,216 02	None.	33,378 01	Fire.
None.	14,536 21	462 50	4,120 74	None.	72,994 45	Fire.
None.	59,304 43	2,701 41	34,686 12	1,000 00	246,968 22	Fire and Tornado.
None.	None.	1,460 00	6,892 26	None.	70,402 26	Fire.
None.	4,942 24	1,463 00	4,944 22	None.	85,264 46	Fire and Sprinkler Leakage
None.	None.	None.	None.	None.	None.	
None.	17,218 17	76 70	12,171 01	1,289 95	80,755 83	Fire.
None.	13,145 03	1,133 34	9,412 09	1,000 00	83,520 46	Fire.
None.	8,955 20	None.	10,051 41	None.	44,006 61	Fire.
None.	16,201 51	1,686 61	4,033 66	2,256 06	122,965 3	Fire, Auto and Inland Transportation.
None.	417 71	29 00	2,690 73	None.	23,137 44	Fire.
None.	41,438 17	3,561 24	18,789 44	1,177 72	327,466 57	Fire and Hail.
None.	61,530 38	7,241 05	66,768 28	7,452 00	529,646 71	Fire and Tornado.
None.	None.	2,881 56	None.	None.	119,762 35	Fire.
None.	84,917 61	7,847 48	51,913 33	7,887 68	525,542 10	Fire and Tornado.
None.	None.	900 11	2,865 88	None.	56,765 99	Fire.
None.	68,836 25	None.	24,838 65	319 12	281,914 02	Fire, Auto and Inland Transportation.
None.	9,723 69	2,236 25	16,437 75	None.	141,497 35	Fire.
None.	24,429 15	None.	11,443 39	1,562 45	126,485 07	Fire.
None.	47,212 33	2,801 25	25,538 91	2,000 00	255,502 49	Fire and Auto.
None.	80,479 38	6,782 34	83,990 15	7,808 42	889,324 49	Fire and Explosion.
None.	116,126 74	9,228 30	68,764 20	3,033 18	730,440 95	Fire, Auto, Hail, Sprinkler Leakage and Tornado.
43,200 00	225,392 31	17,373 55	120,057 33	None.	1,629,366 60	Fire, Auto, Explosion, Hail Inland Transportation, Sprinkler Leakage and Tornado.
None.	450,346 23	None.	185,882 82	None.	2,299,299 02	Fire, Auto, Explosion, Hail Sprinkler Leakage and Tornado.
None.	49,209 07	5,831 42	75,012 43	None.	719,234 42	Fire, Auto, Explosion and Inland Transportation.
None.	8,604 17	2,339 49	32,542 50	1,521 68	211,443 90	Fire and Tornado.
None.	None.	351 40	12,207 80	None.	62,559 20	Fire.
None.	None.	301 16	4,969 41	None.	55,270 57	Fire.
None.	3,181 53	106 25	3,618 60	None.	26,906 38	Fire.
None.	4,423 39	527 05	3,147 43	None.	33,257 87	Fire.
None.	1,977 15	1,041 65	11,488 42	None.	64,507 22	Fire.
None.	36,630 68	3,591 00	39,460 19	None.	274,968 94	Fire and Auto.
None.	188,502 53	9,100 01	92,566 91	None.	883,419 45	Fire and Tornado.
None.	15,971 52	3,442 90	20,801 54	None.	241,726 22	Fire and Tornado.
None.	81,696 81	960 41	32,104 31	932 88	324,137 61	Fire.
None.	2,737 66	106 25	2,924 47	None.	25,768 38	Fire.
None.	2,698 64	578 12	5,529 60	1,193 55	64,749 91	Fire.
None.	958 20	None.	4,135 92	None.	30,094 12	Fire.
None.	20,951 04	3,031 23	50,578 35	None.	266,360 62	Fire, Auto, Explosion and Tornado.
None.	7,811 96	416 67	3,294 80	100 00	32,277 18	Fire.
None.	14,931 96	2,641 58	37,514 29	1,000 00	284,867 97	Fire, Auto and Tornado.
None.	57,136 02	None.	15,625 04	1,562 45	201,098 78	Fire.
None.	97,521 80	8,197 87	100,775 27	4,864 69	661,853 96	Fire and Auto.
None.	1,609 96	3,071 66	16,099 31	None.	260,290 93	Fire and Auto.
None.	104,889 98	8,803 20	94,470 88	17 66	898,858 54	Fire, Auto and Inld. Trans.
None.	83,767 31	5,946 13	68,198 89	14,022 64	581,814 97	Fire, Auto, Inland Trans. and Tornado.
None.	149,682 60	6,630 37	77,143 90	None.	692,166 87	Fire, Sprinkler Leakage and Tornado.
None.	−1,353 27	1,653 33	11,720 00	None.	101,718 81	Fire.
None.	36,101 57	None.	58,739 82	3,620 02	297,620 52	Fire.
None.	9,347 65	None.	4,945 01	None.	64,292 66	Fire.
None.	18,977 75	2,057 21	60,231 64	2,326 66	376,731 52	Fire and Hail.
43,200 00	2,478,985 80	148,362 25	1,776,200 47	67,948 81	17,224,164 62	

TABLE IV.—Showing the Liabilities in Canada of British Companies doing business of Fire Insurance or of Fire and other Insurance in Canada, for the Year 1918.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1918.

Companies.	Unsettled Losses in Canada. (Fire.)	Unsettled Losses in Canada. (Other.)	Reserve of Unearned Premiums in Canada. (Fire.)	Reserve of Unearned Premiums in Canada. (Other.)	Sundry Liabilities in Canada. (Fire and (Other.)	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Alliance	36,238 57	12,081 16	210,653 55	23,711 28	14,913 30	297,597 86	190,542 40	Fire, Accident, Auto, Guarantee and Sickness.
Atlas	20,814 00	None.	346,994 56	None.	20,000 00	387,808 56	192,780 83	Fire.
British Crown	17,844 68	4,074 40	182,907 85	21,357 83	9,281 90	235,466 66	151,492 13	Fire and Automobile
British Traders	12,844 29	None.	54,516 14	804 96	2,470 85	70,636 24	180,621 71	Fire, Automobile and Hail.
Caledonian	52,902 68	None.	310,974 25	None.	50,000 00	413,876 93	145,613 35	Fire.
Car and General	None.	None.	None.	None.	None.	None.	254,679 20	
Century	26,008 28	None.	74,939 72	None.	14,316 93	115,264 93	83,819 73	Fire.
Commercial Union	74,437 11	None.	665,972 65	None.	61,694 79	802,104 55	756,248 66	Fire.
Eagle, Star and British Dominions	16,179 95	None.	106,571 46	None.	46,172 64	168,924 05	56,966 32	Fire and Sprinkler Leakage.
Employers' Liability	42,722 30	278,572 65	335,535 68	299,892 51	117,728 91	1,074,452 05	466,740 78	Fire, Accident, Auto, Burglary, Guarantee Hail, Plate Glass and Sickness.
General Accident Fire and Life	28,960 66	74 70	223,735 14	4,798 55	12,259 00	269,828 05	345,672 99	Fire.
Guardian Assurance	155,808 14	None.	723,149 88	None.	109,860 90	988,818 92	779,523 05	Fire.
Law Union and Rock	19,693 79	44,404 14	174,638 50	30,475 99	6,790 00	276,002 42	11,308,969 10	Fire, Accident, Burglary, Plate Glass and Sickness.
Liverpool and London and Globe	96,011 26	None.	903,093 87	None.	(a)148,689 92	1,147,795 05	1,751,390 00	Fire.
London Guarantee and Accident	99,008 35	279,136 65	240,869 99	184,164 95	23,810 91	826,990 85	598,970 50	Fire, Accident, Automobile, Guarantee and Sickness.
London and Lancashire Fire	95,635 13	2,635 00	528,361 54	9,262 74	80,000 00	715,894 41	547,804 17	Fire and Auto.
London Assurance	10,635 00	None.	240,047 25	None.	25,562 40	276,244 65	173,722 06	Fire.
Marine Insurance Co	None.	5,363 89	None.	27,470 92	47,000 00	79,834 81	75,758 87	Auto and Inland Transportation.
National Benefit	4,200 00	None.	1,639 87	None.	711 16	6,551 03	37,130 75	Fire.
North British and Mercantile	118,376 43	None.	669,965 31	None.	41,435 88	829,777 62	884,117 16	Fire.

Northern Assurance Co.	89,924 82	None.	555,288 62	None.	19,803 37	665,016 81	567,019 35	Fire.
Norwich Union Fire	76,721 71	43,512 36	527,519 60	81,641 55	25,936 46	755,331 68	588,001 29	Fire, Accident, Auto, Plate Glass and Sickness.
Ocean Accident and Guarantee	25,245 00	150,363 00	155,063 82	225,604 82	14,231 94	570,508 58	470,210 84	Fire, Accident, Auto, Burglary, Guarantee Plate Glass and Sickness.
Palatine	29,813 75	None.	192,815 68	None.	24,258 08	246,887 51	172,551 51	Fire.
Phœnix of London	13,555 85	None.	644,102 22	None.	72,577 04	730,235 11	539,085 25	Fire.
Provincial	3,118 06	None.	33,348 18	None.	3,462 00	39,928 24	98,931 18	Fire.
Queensland	4,725 00	None.	43,055 24	None.	1,186 35	48,966 59	50,013 37	Fire.
Royal Exchange	20,260 00	13,666 00	351,923 24	47,925 49	33,215 24	471,989 88	685,889 28	Fire, Accident, Automobile and Sickness.
Royal Insurance	71,594 00	None.	1,096,797 94	None.	91,416 54	1,259,808 48	2,697,573 47	Fire.
Scottish Metropolitan	None.	None.	None.	None.	None.	None.	182,966 67	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
Scottish Union and National	19,483 00	923 00	266,001 18	5,812 57	16,500 00	308,719 75	1,164,612 57	Fire, Auto, Sprinkler Leakage and Tornado.
Sun Insurance Office	33,732 47	None.	423,945 56	None.	30,190 96	487,868 99	491,780 34	Fire.
Union Assurance Society	30,788 00	None.	372,708 73	200 00	42,683 11	446,379 84	394 007 70	Fire and Inland Transit.
Union Insurance of Canton	11,288 00	63 50	140,589 81	5,008 52	12,542 38	169,492 21	407,660 98	Fire, Auto and Inland Transit.
Union Marine	None.	None.	None.	328 25	81 88	410 13	71,983 12	Fire, Auto and Inland Transportation.
Yorkshire	28,233 05	36,883 00	272,865 60	45,355 23	18 749 00	402,085 88	2,921,558 97	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.
Totals	1,383,803 33	871,753 45	21,070,592 63	1,013,816 07	1,244,533 84	15 587,499 32	30 486 400 65	

(a) Including $76,357 liabilities of life branch.

TABLE IV—*Concluded.*—Showing the Liabilities in Canada of United States and Other Companies doing business of Fire Insurance, or of Fire and Other Insurance in Canada, for the Year 1918.

FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1918.

Companies.	Unsettled Losses. in Canada. (Fire.)	Unsettled Losses in Canada. (Other.)	Reserve of Unearned Premiums in Canada. (Fire.)	Reserve of Unearned Premiums in Canada. (Other.)	Sundry Liabilities in Canada. (Fire and Other.)	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Ætna Insurance Co...	24,491 17	165 00	223,190 79	7,272 19	11,664 33	266,783 48	442,976 86	Fire ,Auto and Tornado.
Agricultural	152 00	None.	12,033 60	None.	2,057 00	14,242 60	19,135 41	Fire.
Alliance Insurance	6,699 59	None.	50,850 07	None.	1,800 00	59,349 66	13,644 79	Fire.
American Central	15,200 95	None.	47,881 20	1,101 97	5,324 74	69,508 86	177,459 36	Fire and Tornado.
American Insurance	8,349 41	None.	36,284 34	None.	677 77	45,311 52	25,090 74	Fire.
American Lloyds	1,263 43	367 06	8,815 06	6,543 92	687 44	17,676 91	67,587 55	Fire and Sprinkler Leakage.
Automobile	None.	None.	None.	None.	None.	None.	None.	Fire.
Boston	3,554 38	None.	29,596 74	None.	1,473 22	34,624 34	46,131 49	Fire.
California	12,578 52	None.	29,613 49	None.	1,735 99	43,928 00	39,592 46	Fire.
Citizens of Missouri	3 69	None.	4,987 28	None.	3,679 64	8,670 61	35,336 00	Fire.
Columbia	None.	4,924 00	None.	21,024 36	800 00	26,748 36	96,216 95	Automobile and Inland Transportation.
Commercial Union of N.Y.	51 56	None.	5,938 19	None.	1,537 66	7,527 41	15,610 03	Fire.
Connecticut	7,186 14	7 50	99,550 28	None.	26,125 00	132,868 92	191,597 65	Fire and Hail.
Continental Insurance	39,037 17	None.	220,968 67	60 67	21,148 24	281,214 75	248,431 96	Fire and Tornado.
Equitable Fire and Marine	3,432 77	None.	23,052 35	None.	800 00	27,285 12	92,477 23	Fire.
Fidelity-Phenix	27,160 73	None.	214,346 24	1,698 14	20,340 42	263,545 53	261,995 57	Fire and Tornado.
Fire Association of Philadelphia	4,365 66	None.	25,313 70	None.	875 00	30,554 36	26,211 63	Fire.
Fireman's Fund	42,535 09	3,501 19	98,923 85	5,846 89	4,000 00	154,807 02	127,107 00	Fire, Auto, and Inland Trans.
Firemen's Insurance	9,626 60	None.	64,928 14	None.	6,673 41	81,228 15	60,269 20	Fire.
General of Paris	15,705 00	None.	59,408 99	None.	5,862 53	80,976 52	45,508 55	Fire.
Glens Falls	16,180 50	7,050 00	99,069 42	9,903 99	24,000 00	156,203 91	99,298 58	Fire and Auto.
Globe and Rutgers	139,498 90	145 00	315,197 19	27,138 26	77,296 97	559,276 32	330,048 17	Fire and Explosion.
Great American	54,818 00	4,132 00	230,700 11	5,792 72	7,500 00	302,942 83	427,498 12	Fire, Auto, Hail, Sprinkler Leakage and Tornado.
Hartford Fire	121,931 17	2,420 83	607,244 88	39,111 12	169,063 93	939,771 93	689,594 67	Fire, Auto, Explosion, Hail, Inland Trans., Sprinkler Leakage and Tornado.

Home Insurance	197,290 00	11,278 00	696,883 42	45,379 44	175,000 00	1,125,830 86	1,173,468 16	Fire, Auto, Explosion Hail, Sprinkler Leakage and Tornado.
Insurance Co. of North America	37,033 26	680 50	337,000 62	17,839 56	33,000 00	425,553 94	293,680 48	Fire, Auto, Explosion and Inland Trans.
Insurance Co. of State of Pa	28,183 02	None.	81,688 23	839 03	2,500 00	113,210 28	98,233 62	Fire and Tornado.
Lumbermen's Underwriting Alliance	None.	None.	44,393 15	None.	2,441 56	46,834 71	15,724 49	Fire.
Manufacturing Lumbermen's	None.	None.	48,981 58	None.	993 88	49,975 46	5,295 11	Fire.
Mechanics and Traders	1,200 00	None.	10,205 29	None.	1,884 08	13,289 37	13,617 01	Fire.
Merchants Fire	None.	None.	7,593 55	None.	856 00	8,449 55	24,808 32	Fire.
Millers National	10,656 91	None.	22,426 99	None.	300 00	33,383 90	31,123 32	Fire.
National-Ben Franklin	6,068 24	7,100 25	71,713 87	6,719 16	1,213 59	92,815 11	182,153 83	Fire and Auto.
National Fire of Hartford	39,255 41	None.	300,066 00	966 43	10,921 87	351,209 71	532,209 74	Fire and Tornado.
National Union Fire	15,490 94	None.	91,092 01	828 69	10,000 00	117,411 64	124,314 58	Fire and Tornado.
La Nationale	30,829 91	None.	212,788 66	None.	6,039 74	249,658 31	74,479 30	Fire.
Newark	None.	None.	6,811 66	None.	1,572 56	8,384 22	17,384 16	Fire.
New Hampshire	3,431 90	None.	19,315 74	None.	981 82	23,759 46	40,990 45	Fire.
New Jersey	286 60	None.	16,603 06	None.	600 00	17,489 66	12,604 46	Fire.
Niagara Fire	34,933 24	177 00	104,181 38	2,379 77	2,745 12	144,416 51	121,944 11	Fire, Auto, Explosion and Tornado.
North Western Mutual	None..	None.	6,358 89	None.	200 00	6,558 89	25,718 29	Fire.
North Western National	11,127 79	1,576 05	139,096 12	5,625 16	4,000 00	161,425 12	123,442 85	Fire, Auto and Tornado.
Phenix of Paris	17,716 00	None.	70,287 30	None.	6,420 77	94,424 07	106,674 71	Fire.
Phœnix of Hartford	29,820 47	2,691 00	269,997 08	7,556 72	7,360 00	317,425 27	344,428 69	Fire and Auto.
Providence Washington	11,028 48	1,075 00	102,251 30	5,940 87	4,000 00	124,295 65	135,995 28	Fire and Auto.
Queen of America	42,548 00	2,525 00	417,044 64	23,927 98	44,912 31	530,957 93	367,900 61	Fire, Auto and Inland Trans.
St. Paul Fire and Marine	29,368 32	7,631 34	179,096 79	36,932 63	15,323 57	268,352 65	313,462 32	Fire, Auto, Inland Trans. and Tornado.
Springfield Fire and Marine	49,803 80	100 00	208,966 36	3,381 78	18,000 00	280,251 94	411,914 93	Fire, Sprinkler Leakage and Tornado.
Stuyvesant	21,417 00	None.	25,777 02	None.	10,000 00	57,194 02	44,524 79	Fire.
L'Union, Paris, France	19,723 58	None.	137,120 95	None.	12,643 18	169,487 71	128,132 81	Fire.
Vulcan	8,151 39	None.	13,077 13	None.	1,283 74	22,512 26	41,780 40	Fire.
Westchester	15,545 45	None.	121,591 42	None.	14,762 93	151,899 80	224,831 72	Fire and Hail.
Totals	1,214,732 14	57,546 72	6,270,334 79	283,811 45	785,080 01	8,611,505 11	8,612,659 51	

TABLE V.—Showing the Cash Income and Expenditure of Canadian Com-

CANADIAN COMPANIES—INCOME

INCOME (CASH).

No.	Companies.	Net Cash for Premiums. (Fire.)	Net Cash for Premiums. (Other.)	Interest, Rents and Dividends on Stock, etc. (Fire and other.)	Sundry. (Fire and other.)	Total Cash Income.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1	Acadia Fire	201,195 57	—4,132 61	33,774 20		233,837 16
2	Beaver Fire	36,695 41	None.	17,351 13	(a) 943 34	54,989 88
3	British America	2,513,843 44	1,416,124 09	98,041 27	None.	4,028,008 80
4	British Colonial	152,316 10	None.	10,369 72	None.	162,685 82
5	British Northwestern	82,748 18	None.	17,261 36	(b) 625 00	100,634 54
6	Canada Accident	50,052 12	353,718 42	24,744 68	None.	428,515 22
7	Canada National	189,094 44	None.	113,242 46	11 00	302,347 90
8	Canadian Fire	317,841 64	None.	65,065 89	None.	382,907 53
9	Canadian Lumbermen's	—660 42	None.	250 00	(c) 7,281 09	6,870 67
10	Dominion Fire	318,003 05	48,195 69	18,316 66	None.	384,515 40
11	Dominion of Canada Guarantee and Accident	30,233 91	523,960 36	39,622 43	(b) 720 00	594,536 70
12	Fire Insurance Co. of Canada	None.	None.	1,437 37	(a) 400 00	1,837 37
13	Globe Indemnity	103,326 79	646,462 53	28,430 05	None.	778,219 37
14	Guardian Insurance Co. of Canada	88,495 51	205,704 05	22,267 61	(d) 3,766 83	320,294 00
15	Hudson Bay	175,031 55	None.	7,807 65	None.	182,839 20
16	Imperial Guarantee and Accident	None.	329,024 34	20,560 08	None.	349,584 42
17	Imperial Underwriters	107,654 14	None.	15,322 22	1 00	122,977 36
18	Liverpool Manitoba	268,708 43	None.	42,046 28	None.	310,754 71
19	London Mutual	402,127 75	None.	11,845 96	(e) 1,882 82	415,856 53
20	Mercantile Fire	272,429 61	None.	17,862 74	6 42	290,298 77
21	Mount Royal	494,154 91	7,715 65	61,920 88	10,640 57	577,432 01
22	North American Accident	None.	355,312 77	17,212 31	(f) 168 89	372,693 97
23	North Empire	106,355 89	None.	15,034 30	(g) 1,644 94	121,045 13
24	North West	143,772 39	None.	15,604 25	None.	159,376 64
25	Occidental	206,076 38	None.	23,053 99	None.	229,130 37
26	Pacific Coast	148,855 95	None.	20,501 94	(d) 94 43	169,452 32
27	Quebec	302,367 52	None.	32,093 36	None.	334,460 88
28	Western	3,559,322 66	3,431,278 17	170,821 99	(a) 211 58	7,161,634 40
	Totals	10,273,052 92	7,313,423 46	962,862 78	28,397 91	18,577,737 07

(a) Profit on sale of securities.
(b) Premium on capital stock.
(c) Cash dividends received from Mutual reinsuring companies.
(d) Including $611.98 profit on sale of securities.
(e) Including $1,838.87 profit on sale of securities.
(f) Including $83.34 premium on capital stock.
(g) $50 premium on capital stock, $44.43 profit on real estate sold.

Received on account of capital stock not included in income:—
Beaver, $15,025; British Colonial, $26,905 64; British Northwestern, $1,295; Canada National, $33,029 05; Dominion Fire, $870; Dominion of Canada Guarantee and Accident, $720; Fire Insurance Company of Canada, $117,560; North American Accident, $334 34; Pacific Coast, $1,824; Western, $4,000.

SESSIONAL PAPER No. 8

panies transacting Fire, Marine, and other Insurance.

AND EXPENDITURE, 1918.

EXPENDITURE (CASH).

Paid for losses, (Fire.)	Dividends or Bonus to shareholders. (Fire and other).	General Expenses (Fire.)		Expenditure on Account of Branches other than Fire & Life.	Total Expenditure.	*e* Excess of Premiums over Losses. (Fire.) — *d* The Reverse.	*e* Excess of Income over Expenditure. — *d* The Reverse.	No.
		Commission or Brokerage.	Other.					
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
100,745 14	12,000 00	36,297 82	39,964 09	18,291 31	207,298 36	(*e*) 103,450 43	(*e*) 26,538 80	1
6,245 80	9,090 15	−3,570 50	9,345 64	None.	21,111 09	(*e*) 30,449 61	(*e*) 33,878 79	2
1,365,998 18	38,500 00	616,608 44	474,094 24	1,164,325 93	3,659,526 79	(*e*) 1,147,845 26	(*e*) 368,482 01	3
85,828 48	None.	20,337 54	56,399 74	None.	162,565 76	(*e*) 66,487 62	(*e*) 120 06	4
54,099 71	None.	12,895 94	24,269 19	None.	91,264 84	(*e*) 28,648 47	(*e*) 9,369 70	5
27,893 94	1,528 60	5,001 92	26,362 26	362,246 77	423,033 49	(*e*) 22,158 18	(*e*) 5,481 73	6
90,462 94	105,193 59	32,166 45	†67,708 56	None.	295,531 54	(*e*) 98,631 50	(*e*) 6,816 36	7
139,155 52	65,000 00	29,309 16	109,452 33	None.	342,917 01	(*e*) 178,686 12	(*e*) 39,990 52	8
None.	None.	6,267 20	1,149 49	None.	7,416 69	(*d*) 660 42	(*d*) 546 02	9
153,982 31	None.	58,856 73	58,683 94	30,887 11	302,410 09	(*e*) 164,020 74	(*e*) 82,105 31	10
10,328 85	29,522 40	7,558 48	6,515 32	482,460 39	536,385 44	(*e*) 19,905 06	(*e*) 58,151 26	11
None.	None.	None.	942 73	None.	942 73	None.	(*e*) 894 64	12
47,210 03	None.	20,858 68	32,177 06	599,742 25	699,988 02	(*e*) 56,116 76	(*e*) 78,231 35	13
24,562 64	None.	29,240 39	None.	183,521 04	237,324 07	(*e*) 63,932 87	(*e*) 82,969 93	14
111,995 13	28 00	27,047 57	44,733 35	None.	183,804 05	(*e*) 63,036 42	(*d*) 964 85	15
None.	16,000 00	None.	None.	337,283 74	353,283 74	None.	(*d*) 3,699 32	16
47,860 17	None.	13,100 86	23,767 31	None.	84,728 34	(*e*) 59,793 97	(*e*) 38,249 02	17
117,551 50	34,500 00	34,969 74	59,411 54	None.	246,432 78	(*e*) 151,156 93	(*e*) 64,321 93	18
258,604 61	None.	60,810 85	100,655 88	None.	420,071 34	(*e*) 143,523 14	(*d*) 4,214 81	19
155,238 80	25,000 00	58,749 02	38,272 91	None.	277,260 73	(*e*) 117,190 81	(*e*) 13,038 04	20
264,131 93	12,500 00	57,316 92	113,455 97	7,203 08	454,607 90	(*e*) 230,022 98	(*e*) 122,824 11	21
None.	9,079 94	None.	None.	343,730 89	352,810 83	None.	(*e*) 19,883 14	22
63,864 00	39 00	12,610 29	24,372 65	None.	100,885 94	(*e*) 42,501 89	(*e*) 20,159 19	23
69,178 43	None.	30,406 55	19,579 48	None.	119,164 46	(*e*) 74,593 96	(*e*) 40,212 18	24
100,536 22	None.	25,151 29	49,743 97	None.	175,431 48	(*e*) 105,540 16	(*e*) 53,698 89	25
90,107 65	None.	25,893 22	35,184 02	None.	151,184 89	(*e*) 58,748 30	(*e*) 18,267 43	26
107,365 21	62,500 00	60,265 80	52,995 07	None.	283,126 08	(*e*) 195,002 31	(*e*) 51,334 80	27
1,683,105 63	70,000 00	650,294 14	620,869 66	2,857,121 20	5,881,390 63	(*e*) 1,876,217 03	(*e*) 1,280,243 77	28
5,176,052 82	490,481 68	1,928,444 50	2,090,106 40	6,386,813 71	16,071,899 11	(*e*) 5,097,000 10	(*e*) 2,505,837 96	

†Including $35,757.94 investment expenses.

TABLE V.—*Continued*—Showing the Cash Income and Expenditure in other

BRITISH COMPANIES

INCOME (CASH).

No.	Companies.	Net Cash for Premiums (Fire).	Net Cash for Premiums (Other).	Interest, Rents and Dividends on Stock (Fire and other.)	Sundry (other.)	Total Cash Income.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1	Alliance	357,525 65	52,045 50	19,539 67	None.	429,110 82
2	Atlas	569,056 37	None.	21,246 05	None.	581,302 42
3	British Crown	316,748 96	58,518 66	12,462 67	None.	387,730 29
4	British Traders	90,528 19	695 08	78 76	None.	91,302 03
5	Caledonian	467,411 33	None.	23,960 95	None.	491,372 28
6	Car and General	None.	None.	None.	None.	None.
7	Century	141,371 72	None.	None.	None.	141,371 72
8	Commercial Union	1,089,938 18	None.	59,236 58	None.	1,149,174 76
9	Eagle, Star and British Dominions	188,407 72	None.	None.	None.	188,407 72
10	Employers' Liability	628,724 04	1,217,630 27	2,157 09	None.	1,848,511 40
11	General Accident, Fire and Life	393,903 35	10,887 60	23,273 40	2 50	428,066 85
12	Guardian Assurance	1,339,808 08	None.	40,614 57	None.	1,380,422 65
13	Law, Union and Rock	277,441 10	79,610 84	639,030 95	8 00	996,090 89
14	Liverpool and London and Globe	1,405,866 44	None.	114,109 61	None.	1,519,976 05
15	London Guarantee and Accident	500,795 07	852,791 99	12,498 40	None.	1,366,085 46
16	London and Lancashire Fire	899,558 50	19,180 83	41,739 91	19 63	960,498 87
17	London Assurance	382,194 16	None.	15,488 66	None.	397,682 82
18	Marine Insurance Co	None.	115,937 95	1,133 41	None.	117,071 36
19	National Benefit	382 09	None.	None.	None.	382 09
20	North British and Mercantile	1,076,982 17	None.	53,416 07	None.	1,130,398 24
21	Northern Assurance Co	984,108 27	None.	46,989 08	15 00	1,031,112 35
22	Norwich Union Fire	857,165 64	189,187 58	49,245 05	17 62	1,095,615 89
23	Ocean Accident and Guarantee	311,473 38	679,968 98	11,875 17	None.	1,003,317 53
24	Palatine	340,266 95	None.	14,918 04	None.	355,184 99
25	Phœnix of London	1,090,477 55	None.	57,075 09	714 70	1,148,267 34
26	Provincial	67,762 61	None.	4,870 05	None.	72,632 66
27	Queensland	57,130 64	None.	None.	None.	57,130 64
28	Royal Exchange	614,420 79	123,906 38	31,938 80	None.	770,265 97
29	Royal Insurance	1,682,583 11	None.	138,242 06	None.	1,820,825 17
30	Scottish Metropolitan	None.	None.	None.	None.	None.
31	Scottish Union and National	416,671 90	10,919 40	62,625 05	None.	490,216 35
32	Sun Insurance Office	717,858 36	None.	15,519 30	5 25	733,382 91
33	Union Assurance Society	661,995 36	6,819 94	31,377 16	None.	700,192 46
34	Union Insurance of Canton	289,329 28	12,873 55	557 93	None.	302,760 76
35	Union Marine	None.	878 88	3,384 69	None.	4,263 57
36	Yorkshire	449,824 85	155,583 56	131,864 32	None.	737,272 73
	Totals	18,658,711 81	3,587,436 99	1,680,468 54	782 70	23,927,400 04

SESSIONAL PAPER No. 8

Canada of British Companies transacting the Business of Fire and Insurance.

—INCOME AND EXPENDITURE, 1918.

EXPENDITURE (CASH).

Paid for losses. (Fire.)	General Expenses. (Fire.) Commission or Brokerage.	General Expenses. (Fire.) Other.	Expenditure on account of Branches other than Fire and Life.	Total Cash Expenditure.	e Excess of Premiums over losses paid. d The Reverse (Fire.)	e Excess of Income over Expenditure. d The Reverse	No.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
208,832 25	76,848 62	43,393 13	40,994 66	370,068 66	e 148,693 40	e 59,042 16	1
305,348 39	110,101 55	77,053 50	None.	492,503 44	e 254,707 98	e 88,798 98	2
168,707 11	84,525 92	46,065 73	51,272 07	350,570 83	e 148,041 85	e 37,159 46	3
4,910 37	25,116 32	13,572 62	279 18	43,878 49	e 85,617 82	e 47,423 54	4
226,912 67	90,821 81	62,555 45	None.	380,289 93	e 240,498 66	e 111,082 35	5
None.	None.	3,469 58	1,758 70	5,228 28	None.	d 5,228 28	6
95,756 08	45,912 11	6,554 79	None.	148,222 98	e 45,615 64	d 6,851 26	7
654,902 64	226,807 86	142,049 23	None.	1,023,759 73	e 435,035 54	e 125,415 03	8
93,715 69	60,163 14	23,388 88	None.	177,267 71	e 94,692 03	e 11,140 01	9
336,838 12	116,858 50	88,581 04	1,029,754 00	1,572,031 66	e 291,885 92	e 276,479 74	10
232,188 47	85,972 12	52,577 70	6,042 03	376,780 32	e 161,714 88	e 51,286 53	11
736,998 42	254,457 25	141,349 11	None.	1,132,804 78	e 602,809 66	e 247,617 87	12
165,422 58	51,475 40	39,899 59	85,197 82	341,995 39	e 112,018 52	e 654,095 50	13
738,448 37	274,074 63	199,832 13	None.	1,212,355 13	e 667,418 07	e 307,620 92	14
225,052 45	129,221 98	52,837 41	705,461 11	1,112,572 95	e 275,742 62	e 253,512 51	15
399,313 01	173,071 23	120,721 01	14,129 41	707,234 66	e 500,245 49	e 253,264 21	16
191,119 53	75,837 64	57,986 99	None.	324,944 16	e 191,074 63	e 72,738 66	17
None.	None.	None.	56,720 68	56,720 68	None.	e 60,350 68	18
100 00	378 68	579 01	None.	1,057 69	e 282 09	d 675 60	19
578,480 47	200,431 00	140,193 84	None.	919,105 31	e 498,501 70	e 211,292 93	20
650,170 03	185,660 77	130,599 67	None.	966,430 47	e 333,938 24	e 64,681 88	21
466,246 39	175,442 76	156,312 98	153,654 93	951,657 06	e 390,919 25	e 143,958 83	22
205,985 13	58,639 26	73,457 27	581,041 53	919,123 19	e 105,488 25	e 84,194 34	23
165,436 37	66,857 94	49,382 17	None.	281,676 48	e 174,830 58	e 73,508 51	24
497,672 91	219,329 73	141,543 84	None.	858,546 48	e 592,804 64	e 289,720 86	25
34,789 18	12,700 47	5,499 78	None.	52,989 43	e 32,973 43	e 19,643 23	26
8,443 64	24,684 25	5,868 38	None.	38,996 27	e 48,687 00	e 18,134 37	27
289,840 98	123,401 17	61,109 28	100,525 15	574,876 58	e 324,579 81	e 195,389 39	28
946,809 69	307,909 61	258,250 18	None.	1,512,969 48	e 735,773 42	e 307,855 69	29
None.	None.	None.	None.	None.	None.	None.	30
248,928 35	93,347 55	48,127 49	31,401 70	421,805 09	e 167,743 55	e 68,411 26	31
374,230 76	149,565 20	93,042 04	None.	616,838 00	e 343,627 60	e 116,544 91	32
295,826 90	118,091 69	101,086 80	1,938 31	516,943 70	e 366,168 46	e 183,248 76	33
106,659 22	79,068 41	37,178 22	6,764 75	229,670 60	e 182,670 06	e 73,090 16	34
None.	None.	None.	833 84	833 84	None.	e 3,429 73	35
253,914 71	91,205 74	58,704 48	129,545 09	533,370 02	e 195,910 14	e 203,902 71	36
9,908,000 88	3,787,980 31	2,532,823 32	2,997,314 96	19,226,119 47	e 8,750,710 93	e 4,701,280 57	

TABLE V.—*Concluded*

FOREIGN COMPANIES

INCOME (CASH).

No.	Companies.	Net Cash for Premiums (Fire).	Net Cash for Premiums (Other).	Interest, Rents and Dividends on Stock (Fire and other.)	Sundry (Fire and other.)	Total Cash Income.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1	Ætna Insurance Co.	402,403 28	16,748 73	26,331 02	None.	445,483 03
2	Agricultural	11,790 43	None.	1,250 00	None.	13,040 43
3	Alliance Insurance	121,256 50	None.	2,450 00	None.	123,706 50
4	American Central	94,377 18	1,167 91	8,115 54	59 96	103,720 59
5	American Insurance	72,982 34	None.	2,920 00	None.	75,902 34
6	American Lloyds	23,629 83	6,680 02	2,926 00	None.	33,235 85
7	Automobile	None.	98,773 07	None.	None.	98,773 07
8	Boston	60,586 03	None.	None.	None.	60,586 03
9	California	61,757 74	None.	3,668 58	None.	65,426 32
10	Citizens' of Missouri	17,204 09	None.	None.	None.	17,204 09
11	Columbia	None.	54,918 81	629 00	280 97	55,828 78
12	Commercial Union of New York	7,654 27	None.	700 00	None.	8,354 27
13	Connecticut	170,310 06	98,751 11	15,544 61	None.	284,605 78
14	Continental Insurance	412,91[illegible] 59	55 00	12,874 79	None.	425,846 38
15	Equitable Fire & Marine	55,503 12	None.	5,000 30	None.	60,503 42
16	Fidelity-Phenix	411,981 05	2,149 95	17,560 47	None.	431,691 47
17	Fire Association of Phila.	58,518 66	None.	1,741 64	None.	60,260 30
18	Fireman's Fund	195,115 61	18,716 32	5,500 81	None.	219,332 74
19	Firemen's Insurance	86,855 29	None.	127 90	None.	86,983 19
20	General of Paris	118,700 67	None.	312 69	None.	119,013 36
21	Glens Falls	201,746 74	123,458 96	10,034 01	None.	335,239 71
22	Globe and Rutgers	663,570 69	97,591 61	32,329 02	None.	793,491 32
23	Great American	492,162 22	161,986 91	25,545 83	1,454 85	681,149 81
24	Hartford Fire	1,131,406 52	619,301 23	58,667 23	None.	1,809,374 98
25	Home Insurance	1,207,792 87	821,608 87	87,999 96	None.	2,117,401 70
26	Insurance Co. of North America	643,428 92	57,713 83	27,568 86	None.	728,711 61
27	Insurance Co. of State of Pa.	173,189 75	832 43	7,666 49	None.	181,688 67
28	Lumbermen's Underwriting Alliance	105,209 93	None.	1,422 45	None.	106,632 38
29	Manufacturing Lumbermen's	128,114 20	None.	2,750 00	None.	130,864 20
30	Mechanics and Traders	25,018 77	None.	425 00	None.	25,443 77
31	Merchants Fire	14,882 62	None.	1,166 00	None.	16,048 62
32	Millers National	40,642 01	None.	None.	None.	40,642 01
33	National-Ben Franklin	99,467 30	20,705 12	9,291 28	None.	129,463 70
34	National Fire of Hartford	593,987 49	1,264 25	31,351 86	None.	626,603 60
35	National Union Fire	181,517 70	716 85	10,709 72	None.	192,944 27
36	La Nationale	389,161 33	None.	6,205 99	None.	395,367 32
37	Newark	10,676 07	None.	850 00	None.	11,526 07
38	New Hampshire	44,087 46	None.	None.	None.	44,087 46
39	New Jersey	35,610 16	None.	None.	None.	35,610 16
40	Niagara Fire	197,403 82	5,481 10	8,469 61	None.	211,354 53
41	Northwestern Mutual	11,876 85	None.	550 00	1,216 20	13,643 05
42	Northwestern National	245,794 43	10,754 57	11,532 48	None.	268,081 48
43	Phenix of Paris	140,529 77	None.	452 97	None.	140,982 74
44	Phœnix of Hartford	396,995 41	19,550 38	31,171 41	None.	447,717 20
45	Providence Washington	221,318 94	22,126 28	10,185 00	None.	253,630 22
46	Queen of America	682,427 26	58,492 63	30,883 66	None.	771,803 55
47	St. Paul Fire and Marine	352,206 26	95,482 72	22,183 12	None.	469,872 10
48	Springfield Fire & Marine	355,308 18	4,355 16	24,155 28	None.	383,818 62
49	Stuyvesant	64,451 88	None.	4,241 84	None.	68,693 72
50	L'Union, Paris, France	233,088 27	None.	1,297 76	None.	234,386 03
51	Vulcan	43,730 43	None.	None.	None.	43,730 43
52	Westchester	215,253 65	98,751 12	15,681 20	None.	329,685 97
	Totals	11,725,600 64	2,518,134 94	582,441 38	3,011 98	14,829,188 94

—INCOME AND EXPENDITURE, 1918.

EXPENDITURE (CASH).

Paid for losses. (Fire.)	General Expenses. (Fire.) Commission or Brokerage.	General Expenses. (Fire.) Other.	Expenditure on account of Branches other than Fire and Life.	Total Cash Expenditure.	*e* Excess of Premiums over losses paid. *d* The Reverse. (Fire.)	*e* Excess of Income over Expenditure. *d* The Reverse	No.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
232,671 52	90,577 77	39,076 71	11,957 25	374,283 25	*e* 169,731 76	*e* 71,199 78	1
2,812 99	4,092 09	559 78	None.	7,464 86	*e* 8,977 44	*e* 5,575 57	2
54,085 92	36,609 71	5,987 70	None.	96,683 33	*e* 67,170 58	*e* 27,023 17	3
51,315 65	27,553 95	4,238 03	395 04	83,502 67	*e* 43,061 53	*e* 20,217 92	4
46,221 07	21,606 93	3,424 48	None.	71,252 48	*e* 26,761 27	*e* 4,649 86	5
13,225 66	5,991 12	976 48	19,117 56	39,310 82	*e* 10,404 17	*d* 6,074 97	6
None.	None.	None.	62,481 46	62,481 46	None.	*e* 36,291 61	7
32,919 30	17,419 74	6,810 87	None.	57,149 91	*e* 27,666 73	*e* 3,436 12	8
19,650 79	16,122 65	9,837 27	None.	45,610 71	*e* 42,106 95	*e* 19,815 61	9
2,939 64	4,567 41	608 46	None.	8,115 51	*e* 14,264 45	*e* 9,088 58	10
None.	None.	None.	39,897 43	39,897 43	None.	*e* 15,931 35	11
1,729 27	1,770 56	592 51	None.	4,092 34	*e* 5,925 00	*e* 4,261 93	12
97,796 41	42,121 31	20,988 43	58,408 52	219,314 67	*e* 72,513 65	*e* 65,291 11	13
221,654 66	86,632 42	63,449 03	13 75	371,749 86	*e* 191,261 93	*e* 54,096 52	14
37,360 42	18,461 18	472 41	None.	56,294 01	*e* 18,142 70	*e* 4,209 41	15
214,934 09	84,089 15	61,801 31	537 48	361,362 03	*e* 197,046 96	*e* 70,329 44	16
30,086 86	13,224 55	1,567 34	None.	44,878 75	*e* 28,431 80	*e* 15,381 55	17
145,276 27	43,605 22	17,960 49	12,949 40	219,791 38	*e* 49,839 34	*d* 458 64	18
43,694 47	19,076 89	9,469 10	None.	72,240 46	*e* 43,160 82	*e* 14,742 73	19
57,805 75	25,023 27	19,334 57	None.	102,163 59	*e* 60,894 92	*e* 16,849 77	20
97,434 83	40,266 75	35,029 97	76,782 75	249,514 30	*e* 104,311 91	*e* 85,725 41	21
388,051 18	115,029 61	66,819 55	14,709 92	584,610 26	*e* 275,519 51	*e* 208,881 06	22
390,173 49	112,814 98	50,924 46	128,282 78	682,195 71	*e* 101,988 73	*d* 1,045 90	23
601,926 46	198,174 35	152,001 06	473,384 41	1,425,486 28	*e* 529,480 06	*e* 383,888 70	24
615,563 02	279,723 59	138,984 84	448,062 27	1,482,333 72	*e* 592,229 85	*e* 635,067 98	25
367,750 77	194,355 23	54,845 96	31,394 97	648,346 93	*e* 275,678 15	*e* 80,364 68	26
143,452 58	44,017 76	12,445 26	279 29	200,194 89	*e* 29,737 17	*d* 18,506 22	27
19,163 39	None.	33,172 79	None.	52,336 18	*e* 86,046 54	*e* 54,296 20	28
8,544 11	None.	40,451 88	None.	48,995 99	*e* 119,570 09	*e* 81,868 21	29
15,293 33	5,738 17	4,167 30	None.	25,198 80	*e* 9,725 44	*e* 244 97	30
3,446 71	4,374 62	178 25	None.	7,999 58	*e* 11,435 91	*e* 8,049 04	31
29,204 51	12,211 18	2,204 27	None.	43,619 96	*e* 11,437 50	*d* 2,977 95	32
52,560 00	37,333 77	4,480 49	32,883 52	127,257 78	*e* 46,907 30	*e* 2,205 92	33
295,653 79	104,275 62	83,002 18	20,665 04	503,596 63	*e* 298,333 70	*e* 123,006 97	34
175,137 29	38,930 23	18,966 43	256 32	233,290 27	*e* 6,380 41	*d* 40,346 00	35
141,246 79	58,863 54	45,684 46	None.	245,794 79	*e* 247,914 54	*e* 149,572 53	36
5,747 82	1,859 64	1,312 18	None.	8,919 64	*e* 4,928 25	*e* 2,606 43	37
15,357 78	12,989 73	5,337 48	None.	33,684 99	*e* 28,729 68	*e* 10,402 47	38
20,522 52	9,399 45	1,776 06	None.	31,698 03	*e* 15,087 64	*e* 3,912 13	39
117,369 48	47,913 75	14,035 91	2,618 91	181,938 05	*e* 80,034 34	*e* 29,416 48	40
2,250 58	343 12	2,808 98	None.	5,402 68	*e* 9,626 27	*e* 8,240 37	41
133,691 53	48,480 90	35,461 65	7,732 48	225,366 56	*e* 112,102 90	*e* 42,714 92	42
56,682 56	28,823 24	20,692 05	None.	106,197 85	*e* 83,847 21	*e* 34,784 89	43
275,584 12	96,890 60	57,634 54	16,288 42	446,397 68	*e* 121,411 29	*e* 1,319 52	44
168,328 63	60,652 33	16,083 80	16,686 12	261,750 88	*e* 52,990 31	*d* 8,120 66	45
381,136 82	131,657 47	101,783 95	44,306 93	658,885 17	*e* 301,290 44	*e* 112,918 38	46
284,083 75	69,558 63	56,658 63	110,125 18	520,426 19	*e* 68,122 51	*d* 50,554 09	47
194,874 37	80,742 34	36,597 07	22,632 91	334,846 69	*e* 160,433 81	*e* 48,971 93	48
76,238 60	10,931 41	7,473 46	None.	94,643 47	*d* 11,786 72	*d* 25,949 75	49
145,211 71	49,275 15	42,489 50	None.	236,976 36	*e* 87,876 56	*d* 2,590 33	50
15,197 34	12,923 63	3,155 96	None.	31,276 93	*e* 28,533 09	*e* 12,453 50	51
166,286 61	60,113 76	23,998 94	59,011 80	309,411 11	*e* 48,967 04	*e* 20,274 86	52
6,709,347 21	2,527,210 47	1,437,814 28	1,711,861 91	12,386,233 87	*e* 5,016,253 43	*e* 2,442,955 07	

TABLE VI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and other Insurance during 1918, also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

—	Rate of Losses paid per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net amount of insurance in force at date (Fire and other).	Assets.	Rate of Assets per cent of amount of Insurance in force.
Canadian Companies.	(Fire and other.)	(Fire and other.)	(Fire.)	(Fire and other.)		$	$ cts.		$	$ cts.	
Acadia Fire	54·91	6·00	37·35	42·70	88·65	29,827,934	414,609 48	1·39	23,072,268	771,563 80	3·34
Beaver Fire	17·02	24·77	15·74	15·74	38·39	6,393,054	101,548 69	1·59	4,155,738	340,465 25	0·82
British America	57·10	9·80	43·39	35·04	90·85	556,805,098	4,482,086 57	0·80	479,508,810	4,096,503 01	8·54
British Colonial	56·35	.....	50·38	50·38	99·92	20,956,639	282,513 33	1·35	16,868,674	277,521 87	1·65
British Northwestern	65·38	.....	44·91	44·91	90·68	14,333,065	150,585 08	1·05	7,453,005	368,872 32	4·95
Canada Accident	62·66	3·79	62·66	41·72	98·72	19,016,749	165,942 34	0·87	28,949,438	590,357 06	2·04
Canada National	47·84	55·63	52·82	*52·82	97·74	22,520,425	330,178 33	1·47	23,075,349	2,356,051 00	10·21
Canadian Fire	43·78	20·45	43·66	43·66	89·55	36,495,641	529,702 29	1·45	39,277,131	1,560,487 14	3·97
Canadian Lumbermen's	.....	.....	11·23	11·23	107·94	1,571,050	36,973 54	2 35	None.	39,457 87	.....
Dominion Fire	44·97	.....	36·96	37·61	78·64	39,240,853	508,429 58	1·30	42,035,443	526,527 53	1·25
Dominion of Canada Guarantee and Accident	41·15	5·33	46·54	50·31	90·10	4,675,144	51,661 41	1·11	53,162,244	931,207 33	1·75
Fire Insurance Co. of Canada	.....	.....	.....	.....	51·30	2,947,543	28,697 05	0·97	1,298,134	139,856 26	1·08
Globe Indemnity	48·01	.....	51·33	45·34	89·94	21,154,823	219,513 97	1·04	79,211,022	853,157,40	1·08
Guardian Insurance Co. of Canada	39·59	.....	33·04	41·06	74·09	.....	.....	.....	8,554,988	675,546 14	.....
Hudson Bay	63·99	1·60	41·02	41·01	100·54	24,818 421	317,988 53	1·28	18,487,708	325,126 94	1·76
Imperial Guarantee and Accident	52·11	4·86	.....	50·09	101·05	None.	None.	.....	34,341,141	483,586 05	1·41
Imperial Underwriters	44·46	.....	34·25	34·25	68·89	27,368,369	241,629 16	0·88	15,126,730	391,169 62	2·59
Liverpool Manitoba	43·75	12·84	35·12	35·12	79·30	47·525,598	512,725 72	1·08	38,307,485	976,587 79	2·55
London Mutual	64·31	.....	40·15	40·15	101·07	77,034,694	729,377 64	0·95	66,011,092	484,431 15	7·34
Mercantile Fire	56·98	9·18	35·61	35·61	95·50	36,883,488	333,096 95	0·90	42,158,283	545,733 84	1·29
Mount Royal	53·41	2·49	34·56	34·68	78·73	82,072,253	961,616 50	1·17	65,955,681	1,436,368 01	2·18
North American Accident	58·18	2·56	.....	41·12	94·66	None.	None.	.....	16,858,318	394,280 88	2·41
North Empire	60·04	0·04	34·77	34·77	83·34	19,193,862	219,402 45	1·14	8,893,520	329,906 50	3·71
North West Fire	48·12	.....	34·77	34·68	74·76	18,673 652	219,661 02	1·18	17,842,256	352,543 06	1·98
Occidental	48·79	.....	36·34	36·34	76·56	34,208,101	416,688 36	1·22	18,776,960	579,294 60	3·09
Pacific Coast	60·53	.....	41·03	41·03	89·21	35,488,077	275,989 29	0·78	17,387,334	1,036,318 71	5·96
Quebec	35·51	20·67	37·46	37·46	84·65	40,158,039	367,933 43	0·92	46,197,951	740,935 96	1·60
Western	57·51	1·00	35·71	25·62	82·12	877,600,063	6,645,718 17	0·76	675,839,973	7,130,128 18	1·06
Totals	54·82	2·79	39·12	33·83	86·50	2,096,962,635	18,544,268 88	0·89	1,888,806,676	28,733,985 27	1·52

* Including 18·91 per cent rate of investment expenses per cent of premiums received.

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and Foreign Companies transacting Fire Insurance in Canada during 1918, also the Rates of Premiums charged per cent of amounts insured.

	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British Companies.				$	$ cts.	
Alliance	58·41	33·63	92·04	44,092,823	395,509 81	0·90
Atlas	54·52	33·42	87·94	54,336,189	662,018 58	1·22
British Crown	53·26	41·23	94·49	31,945,134	415,367 21	1·30
British Traders	54·24	42·74	96·98	12,395,659	126,323 74	1·02
Caledonian	48·55	32·81	81·36	52,055,517	564,682 95	1·08
Car and General	None.	None.	None.	None.	None.	.....
Century	67·73	37·11	104·84	23,201,899	205,731 19	0·89
Commercial Union	60·09	33·84	93·89	162,035,912	1,549,554 07	0·96
Eagle, Star and British Dominions	49·74	44·35	94·09	23,431,751	250,460 67	1·07
Employers' Liability	53·57	32·68	86·25	80,866,010	790,884 46	0·98
General Accident, Fire and Life	58·95	35·17	94·12	47,183,708	483,364 15	1·02
Guardian Assurance	55·01	29·54	84·55	137,970,752	1,583,702 65	1·15
Law, Union and Rock	59·62	32·93	92·55	36,506,199	325,048 12	0·89
Liverpool and London and Globe	52·53	33·71	86·24	155,232,665	1,737,307 85	1·12
London Guarantee and Accident	44·94	36·35	81·29	54,693,653	611,448 60	1·12
London and Lancashire Fire	44·39	32·66	77·05	107,153,093	1,087,484 90	1·02
London Assurance	50·00	35·01	85·01	46,117,342	453,579 72	0·98
Marine Insurance Co.	None.	None.	None.	None.	None.	.....
National Benefit	26·17	25·05	51·22	116,250	1,863 06	1·60
North British and Mercantile	53·71	31·63	85·34	120,693,745	1,292,998 88	1·07
Northern Assurance Co	66·07	32·14	98·11	94,210,077	1,164,152 92	1·24
Norwich Union Fire	54·39	38·70	93·09	85,543,171	969,679 64	1·13
Ocean Accident and Guarantee	66·13	42·41	108·54	39,593,555	396,219 28	1·00
Palatine	48·62	34·16	82·78	44,397,791	447,043 34	1·00
Phœnix of London	45·64	33·09	78·73	112,133,514	1,397,051 72	1·25
Provincial	51·34	26·86	78·20	9,744,134	79,004 03	0·81
Queensland	14·78	53·48	68,26	8,866,307	94,218 91	1·06
Royal Exchange	47·17	30·03	77·20	80,517,274	758,525 20	0·94
Royal Insurance	56·27	33·65	89·92	180,198,900	1,991,567 82	1·11
Scottish Metropolitan	None.	None.	None.	None.	None.	.....
Scottish Union and National	59·74	34·95	93·69	53,562,761	498,161 21	0·93
Sun Insurance Office	52·55	33·80	86·35	87,963,278	887,987 93	0·01
Union Assurance Society	44·69	33·11	77·80	80,655,128	845,006 65	1·05
Union Insurance of Canton	36·86	40·18	77·04	36,848,472	405,669 98	1·10
Union Marine	None.	None.	None.	None.	None.	None.
Yorkshire	56·45	33·33	89·78	43,308,253	541,988 96	1·25
Totals	53·10	33·88	86·98	2,147,570,916	23,013,608 20	1·07

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and Foreign Companies transacting Fire Insurance in Canada during 1918, also the Rates of Premiums charged per cent of Amounts insured—*Concluded.*

	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
Foreign Companies.				$	$ cts.	
Ætna Insurance Co.	57·82	32·22	90·04	43,999,232	501,255 61	1·14
Agricultural	23·86	39·45	63·31	1,898,784	30,844 27	1·62
Alliance Insurance	44·60	35·13	79·73	21,151,665	167,369 14	0·79
American Central	54·37	33·69	88·06	29,839,276	250,990 06	0·84
American Insurance	63·33	34·30	97·63	8,260,610	96,172 50	1·16
American Lloyds	55·97	29·49	85·46	6,145,986	25,261 90	0·41
Automobile	.....	.....	.....	None.	None.	.....
Boston	54·33	39·99	94·32	7,184,749	89,040 71	1·24
California	31·82	42·04	73·86	11,919,922	89,607 16	0·75
Citizens' of Missouri	17·09	30·09	47·18	4,348,812	61,459 87	1·41
Columbia	.....	.....	.....	None.	None.	.....
Commercial Union of N.Y.	22·59	30·87	53·46	962,594	13,729 55	1·43
Connecticut	57·42	37·06	94·48	25,403,154	284,549 82	1·12
Continental	53·68	36·35	90·03	54,836,439	605,059 08	1·10
Equitable Fire and Marine	67·31	34·11	101·42	18,541,921	218,232 75	1·18
Fidelity-Phenix	52·17	35·41	87·58	50,581,029	569,165 29	1·13
Fire Association of Philadelphia	51·41	25·28	76·69	5,679,189	79,745 86	1·40
Fireman's Fund	74·46	31·55	106·01	25,769,990	242,373 88	0·94
Firemen's Insurance	50·31	32·87	83·18	9,317,110	108,872 95	1·17
General of Paris	48·70	37·37	86·07	17,975,747	160,663 73	0·89
Glens Falls	48·30	37·32	85·62	34,663,002	267,583 40	0·77
Globe and Rutgers	58·48	27·40	85·88	85,009,552	830,170 05	0·98
Great American	79·28	33·26	112·54	77,172,025	712,447 97	0·92
Hartford Fire	53·20	30·95	84·15	131,038,582	1,331,372 95	1·02
Home Insurance	50·97	34·67	85·64	137,747,232	1,496,906 03	1·09
Insurance Co. of North America	57·15	38·73	95·88	102,719,468	873,033 24	0·85
Insurance Co. of State of Pa.	82·83	32·60	115·43	25,727,768	228,542 64	0·89
Lumbermen's Underwriting Alliance	18·21	31·53	49·74	8,587,016	132,881 52	1·55
Manufacturing Lumbermen's	6·67	31·57	38·24	8,327,100	151,402 89	1·82
Mechanics and Traders	61·13	39·59	100·72	1,171,347	26,082 82	2·23
Merchants Fire	23·16	30·59	53·75	1,216,216	19,621 26	1·61
Millers National	71·86	35·47	107·33	4,782,160	59,789 90	1·25
National-Ben Franklin	52·84	42·04	94·88	11,400,898	132,120 39	1·16
National Fire of Hartford	49·94	31·53	81·47	65,388,447	720,236 84	1·10
National Union Fire	96·48	31·90	128·38	27,175,774	241,828 15	0·89

La Nationale	36·30	26·86	63·16	45,377,495	448,578 53	0·99
Newark	53·84	29·71	83·55	1,075,985	17,217 94	1·60
New Hampshire	34·83	41·57	76·40	4,863,697	60,647 60	1·25
New Jersey	57·63	31·38	89·01	3,341,764	47,161 77	1·41
Niagara Fire	59·46	31·38	90·84	28,759,417	314,968 20	1·10
Northwestern Mutual	18·95	26·54	45·49	1,881,690	19,106 30	1·62
Northwestern National	54·39	34·15	88·54	21,861,007	261,805 53	1·20
Phenix of Paris	40·33	35·23	75·56	23,689,850	197,314 29	0·83
Phœnix of Hartford	69·42	38·92	108·34	67,385,175	722,179 00	1·07
Providence Washington	76·06	34·67	110·73	32,949,194	292,300 26	0·89
Queen of America	55·85	34·21	90·06	68,881,581	840,772 44	1·22
St. Paul Fire and Marine	80·66	35·84	116·50	61,887,171	552,296 11	0·89
Springfield Fire and Marine	54·85	33·02	87·87	59,802,031	556,300 28	0·93
Stuyvesant	118·29	28·56	136·85	8,079,706	97,180 46	1·20
L'Union, Paris, France	62·30	39·37	101·67	23,163,093	283,165 84	1·22
Vulcan	34·75	36·77	71·52	3,210,827	37,900 92	1·18
Westchester	77·25	39·08	116·33	33,885,088	377,144 71	1·11
Totals	57·22	33·82	91·04	1,555,337,567	15,944,454 36	1·03

TABLE VIII.—Showing the Summary of Net Premiums Written and Net Losses incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1918.

(Licensed reinsurance deducted).

CANADIAN COMPANIES—NET PREMIUMS WRITTEN, 1918

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire	7,730	26,942	17,518	84,345	51,440	48,352	6,064	37,484	10,084	None.	289,959
Beaver Fire	4,880	6,568	4,276	None.	None.	None.	None.	None.	18,188	None.	33,912
British America	82,297	64,869	61,272	35,782	47,078	311,627	8,170	121,862	69,288	None.	802,245
British Colonial	14,019	16,168	10,828	9,214	11,892	48,349	None.	97,524	18,208	None.	226,202
British Northwestern	17,363	5,008	16,850	None.	4,348	12,537	None.	None.	31,170	None.	87,282
Canada Accident	10,696	19,442	12,990	14,452	11,908	29,838	1,648	11,456	17,006	None.	129,436
Canada National	48,110	36,388	52,882	None.	22,160	61,078	None.	None.	56,251	None.	276,864
Canadian Fire	61,519	17,900	69,735	None.	11,829	74,414	2,663	None.	71,645	None.	309,705
Canadian Lumbermen's	None.	None.	None.	None.	None.	17,234	None.	11,047	None.	None.	28,281
Dominion Fire	33,152	10,081	20,549	11,114	11,132	279,158	None.	53,114	20,920	None.	439,220
Dominion of Can. G'tee and Accident	9,299	2,141	4,705	None.	None.	16,572	None.	376	2,250	None.	35,343
Fire Insurance Co. of Can	445	1,277	588	208	None.	9,704	None.	15,397	362	None.	27,981
Globe Indemnity	21,021	11,235	15,848	None.	None.	82,129	None.	17,944	30,380	None.	178,557
Guardian Insurance Co. of Can	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Hudson Bay	17,481	40,154	20,227	16,670	11,127	92,115	None.	21,451	28,060	None.	247,285
Imperial Guarantee and Accident	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Imperial Underwriters	8,557	50,623	11,600	13,930	7,516	58,604	2,556	32,535	13,332	None.	199,253
Liverpool Manitoba	38,062	41,039	51,943	7,546	5,542	161,852	None.	63,855	47,255	None.	417,034
London Mutual	14,712	41,421	23,176	−22,688	None.	385,853	None.	105,656	27,118	486	575,734
Mercantile	22,523	23,734	27,534	9,045	51	169,733	None.	1,418	26,286	None.	280,324
Mount Royal	11,049	50,245	40,293	10,116	22,089	234,284	85	456,662	27,316	None.	852,139
North American Accident	None.	None.	None.	None.	None .	None.	None.	None.	None.	None.	None.
North Empire	23,625	16,911	31,963	—90	None.	69,805	None.	928	39,934	None.	183,076
North West	9,290	10,221	16,260	10,369	9,849	45,654	543	25,250	12,666	None.	140,102
Occidental	25,870	8,180	48,242	18,174	13,279	53,855	22	44,008	108,670	None.	320,300
Pacific Coast	17,734	26,951	13,064	None.	None.	34,663	None.	5,858	17,062	None.	115,332
Quebec	19,921	29,433	27,199	24,020	None.	67,650	−7	119,727	21,260	None.	309,203
Western	57,717	63,023	58,076	47,607	33,582	400,420	9,133	202,708	71,921	None.	944,187
Totals	577,012	619,954	657,618	289,814	274,822	2,765,475	30,877	1,446,260	786,638	486	7,448,956

CANADIAN COMPANIES—NET LOSS INCURRED, 1918.

Acadia Fire	4,442	8,890	3,916	31,162	12,344	25,485	1,579	8,702	7,160	None.	103,680
Beaver Fire	547	706	169	None.	None.	None.	None.	None.	3,761	None.	5,183
British America	39,857	21,103	39,568	16,513	4,883	181,759	1,769	73,277	56,127	None.	434,856
British Colonial	1,810	8,465	4,681	6,514	7,640	37,601	None.	49,306	12,925	None.	128,942
British Northwestern	8,630	392	12,758	None.	865	15,691	None.	None.	15,242	None.	53,578
Canada Accident	9,670	11,673	4,808	10,535	3,625	29,049	None.	4,008	5,736	None.	79,104
Canada National	23,454	6,006	20,738	None.	15,331	36,537	None.	None.	20,463	None.	122,529
Canadian Fire	14,865	2,714	23,527	None.	2,344	46,918	None.	None.	38,694	None.	129·062
Canadian Lumbermen's	None.	None.	None.	None.	None.	52	None.	40	None.	None.	92
Dominion Fire	15,004	1,574	10,182	12,040	10,237	121,479	None.	32,439	3,688	None.	206,643
Dominion of Can. Gtee. and Acct	3,897	2	24	None.	None.	5,538	None.	None.	−76	None.	9,385
Fire Insurance Co. of Canada	None.	None.	None.	None.	None.	1,929	None.	1	None.	None.	1,930
Globe Indemnity	2,361	1,078	15,097	None.	None.	40,477	None.	1,830	30,039	None.	90,882
Guardian Insurance Co. of Can	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Hudson Bay	3,971	25,435	13,621	6,692	1,527	60,005	None.	15,614	8,184	None.	135,049
Imperial Guarantee and Accident	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Imperial Underwriters	1,243	4,489	3,782	6,319	872	39,748	173	15,179	6,537	None.	78,342
Liverpool Manitoba	8,902	30,441	10,203	7,850	2,276	63,700	None.	39,818	23,987	None.	187,177
London Mutual	5,653	7,558	28,210	8,922	None.	266,915	None.	56,500	11,322	None.	385,080
Mercantile	13,245	9,745	14,166	9,517	None.	86,608	None.	None.	8,737	None.	142,018
Mount Royal	975	8,804	30,461	11,669	24,648	118,089	None.	233,824	26,822	None.	455,292
North American Accident	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
North Empire	41,118	2,267	25,495	None.	None.	57,356	None.	1,672	9,385	None.	137,293
North West	3,266	2,272	4,452	1,009	3,368	29,957	None.	10,981	2,723	None.	58,028
Occidental	6,146	96	33,390	17,383	2,786	28,289	None.	25,953	43,109	None.	157,152
Pacific Coast	6,718	4,161	4,311	None.	None.	23,438	None.	2,657	5,695	None.	46,9
Quebec	5,885	2,997	9,690	10,162	None.	10,193	None.	61,077	6,950	None.	106,954
Western	23,805	24,000	46,102	15,631	−948	235,955	1,951	96,078	36,687	None.	479,261
Totals	245,464	184,868	359,351	171,918	91,798	1,562,768	5,472	728,956	383,897	None.	3,734,492

TABLE IX.—Showing the Summary of Net Premiums Written and Net Losses Incurred by Provinces in Canada, by British Companies transacting Fire Insurance during 1918.

(Licensed reinsurance deducted.)

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1918

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals
	$	$	$	$	$	$	$	$	$	$	$
Alliance	21,699	29,387	49,487	271	None.	107,765	None.	112,900	30,818	918	353,245
Atlas	34,699	27,952	44,036	27,010	17,594	213,262	4,009	147,220	49,526	None.	565,308
British Crown	50,003	54,615	23,278	19,231	11,250	108,644	None.	42,047	27,754	None.	336,822
British Traders	3,739	14,614	7,699	3,114	10,961	40,885	2,047	16,064	6,109	None.	105,232
Caledonian	23,450	43,489	47,856	11,825	9,922	194,631	5,475	96,210	42,259	None.	475,117
Car and General	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Century	18,530	23,272	15,964	None.	None.	69,400	None.	4,127	19,928	None.	151,221
Commercial Union	94,237	114,442	97,809	55,960	49,266	377,890	2,314	217,793	97,759	177	1,107,647
Eagle, Star and British Dominions	21,095	34,649	21,738	6,391	8,645	58,124	None.	36,676	14,443	None.	201,761
Employers' Liability	31,885	55,799	33,814	19,031	37,981	261,112	2,611	168,392	36,835	None.	647,460
General Accident, Fire and Life	57,913	26,095	32,166	5,077	None.	141,992	5,456	73,897	60,003	None.	402,599
Guardian Assurance	57,664	102,120	84,422	39,707	33,837	425,042	4,815	484,445	63,586	None.	(a) 1,354,414
Law, Union and Rock	15,853	14,183	25,893	6,885	25,700	81,080	7,760	51,241	39,492	727	268,814
Liverpool and London and Globe	88,768	158,218	89,031	34,987	16,502	487,490	1,681	385,178	124,856	1,258	1,387,969
London Guarantee and Accident	16,197	27,699	35,438	14,107	8,891	304,642	None.	51,865	40,901	None.	499,740
London and Lancashire Fire	62,319	95,677	63,291	23,133	2,299	405,016	97	168,942	86,162	None.	906,936
London Assurance	26,550	76,510	37,113	18,804	7,210	124,641	None.	73,233	24,344	None.	388,405
Marine Insurance Co	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
National Benefit	None.	1,678	None.	None.	None.	None.	None.	None.	None.	None.	1,678
North British and Mercantile	57,086	67,005	67,588	55,124	34,877	364,692	7,679	353,478	78,979	None.	1,086,508
Northern Assurance Co	41,669	93,209	49,817	40,061	36,083	378,223	6,775	287,683	60,093	None.	993,613
Norwich Union Fire	52,632	69,904	41,289	64,471	42,953	367,799	5,448	151,153	68,997	None.	864,646
Ocean Accident and Guarantee	40,946	11,670	38,252	7,514	11,345	169,925	None.	13,526	23,100	None.	316,278
Palatine	32,986	36,888	21,443	30,046	33,466	96,090	4,658	60,083	26,471	None.	342,131
Phœnix of London	30,043	251,897	61,803	40,283	31,249	267,377	6,441	327,038	46,956	None.	1,063,087
Provincial	5,680	6,805	5,640	1,540	2,178	30,565	None.	11,088	4,303	None.	67,799
Queensland	1,583	10,360	6,425	2,450	1,581	29,660	None.	28,452	2,675	None.	83,186
Royal Exchange	57,615	55,983	53,744	29,834	35,347	173,452	3,658	168,431	45,963	18	624,045
Royal Insurance	97,702	115,137	97,680	82,516	59,818	603,195	9,891	489,256	114,418	None.	1,669,613
Scottish Metropolitan	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Scottish Union and National	28,936	57,443	40,007	22,826	18,043	128,265	3,134	96,251	25,886	None.	420,791
Sun Insurance Office	39,070	69,295	35,423	59,646	34,042	305,453	4,811	124,295	46,484	None.	718,519
Union Assurance Society	50,262	59,031	42,151	22,933	35,739	215,749	5,653	178,925	53,788	None.	664,231
Union Insurance of Canton	28,203	51,269	21,553	7,373	22,886	94,637	3,539	75,160	21,817	None.	326,437
Union Marine	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Yorkshire	35,642	27,822	43,199	21,516	23,390	147,110	3,669	123,491	32,230	None.	458,069
Totals	1,224,656	1,884,117	1,335,049	773,666	663,055	6,773,808	101,621	4,618,540	1,416,935	3,098	18,853,321

(a) Including $58,776 premiums which have not been separated according to Provinces.

Alliance	13,768	3,115	29,713	None.	None.	76,573	None.	87,432	8,265	None.	218,866
Atlas	9,209	5,757	19,858	4,889	9,547	135,649	1,978	72,607	36,266	None.	295,760
British Crown	26,438	19,651	9,504	9,748	5,478	64,585	None.	16,968	12,766	None.	165,138
British Traders	29	444	1,698	None.	508	8,173	None.	4,403	2,500	None.	17,755
Caledonian	18,046	5,378	39,872	3,256	3,321	82,894	1,391	59,032	16,723	None.	229,913
Car and General	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Century	3,254	2,795	7,180	None.	None.	48,236	None.	1,554	16,996	None.	80,015
Commercial Union	48,685	46,195	50,856	29,654	10,072	294,078	236	109,284	45,626	146	634,832
Eagle, Star and British Dominions	5,794	165	13,067	351	−935	30,382	None.	15,856	21,387	None.	86,067
Employers' Liability	3,552	11,655	34,356	3,396	1,210	157,193	214	66,508	11,824	None.	289,908
General Accident, Fire and Life	35,746	3,304	20,617	453	−96	71,968	1,700	40,403	36,945	None.	211,040
Guardian Assurance	24,205	14,272	45,875	16,739	24,332	270,585	743	242,774	11,727	None.	(a) 692,297
Law, Union and Rock	6,591	5,082	50,110	667	24,919	37,605	211	26,393	4,618	None.	156,196
Liverpool and London and Globe	48,811	14,450	63,038	22,923	−9,011	290,386	849	216,848	37,156	None.	685,450
London Guarantee and Accident	933	10,124	10,121	1,736	2,626	171,928	None.	31,521	10,400	None.	239,389
London and Lancashire Fire	21,522	10,479	25,015	4,065	374	231,311	None.	110,738	23,947	None.	427,451
London Assurance	6,469	20,260	46,842	5,976	343	45,039	None.	32,003	10,355	None.	167,287
Marine Insurance Co	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
National Benefit	None.	4,300	None.	None.	None.	None.	None.	None.	None.	None.	4,300
North British and Mercantile	32,323	7,345	44,356	23,056	11,900	177,398	1,203	183,676	46,408	None.	527,665
Northern Assurance Co	13,287	34,383	47,110	22,402	26,436	261,797	2,318	186,235	44,497	None.	638,465
Norwich Union Fire	26,709	21,062	28,201	18,731	6,644	240,421	124	91,082	17,733	None.	450,707
Ocean Accident and Guarantee	13,730	1,815	21,474	2,272	11,688	135,841	None.	5,124	19,581	None.	211,524
Palatine	6,160	19,361	13,021	13,832	18,643	53,557	923	23,600	18,797	None.	167,895
Phœnix of London	31,530	60,346	16,938	8,672	21,791	150,784	2,275	161,262	13,179	None.	466,777
Provincial	94	582	13,016	2,191	5,429	9,333	None.	6,114	130	None.	36,889
Queensland	25	4,351	7	8	None.	4,530	None.	4,248	None.	None.	13,169
Royal Exchange	14,950	35,111	30,183	4,417	8,681	92,381	458	60,719	13,784	None.	260,684
Royal Insurance	51,260	52,501	51,320	51,960	−5,895	310,308	2,093	272,007	31,785	None.	817,339
Scottish Metropolitan	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Scottish Union and National	2,980	25,228	19,944	9,882	4,800	55,904	12	87,397	6,668	None.	212,815
Sun Insurance	22,810	9,705	15,523	21,958	3,856	138,912	796	68,242	31,963	None.	313,765
Union Assurance Society	14,051	19,829	16,193	11,048	8,325	109,938	3,207	76,965	18,241	None.	277,797
Union Insurance of Canton	2,734	32,984	4,898	None.	6,321	31,634	235	37,358	1,099	None.	117,263
Union Marine	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Yorkshire	5,795	14,926	21,705	15,483	9,739	80,902	296	55,702	15,332	None.	219,880
Totals	511,490	516,955	811,611	309,765	211,046	3,870,225	21,262	2,454,055	586,698	146	9,334,298

(a) Including $41,045 losses which have not been separated according to Provinces.

TABLE X.—Showing the Summary of Net Premiums written and Net Losses incurred by Provinces in Canada, by Foreign Companies transacting Fire Insurance during 1918.

FOREIGN COMPANIES—NET PREMIUMS WRITTEN—1918.

(Licensed reinsurance deducted.)

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	$	$	$	$	$	$	$	$	$	$	$
Ætna Insurance Co	18,407	63,170	50,286	23,986	25,526	149,871	None.	75,227	12,007	None.	418,480
Agricultural	None.	12,470	None.	None.	None.	None.	None.	None.	None.	None.	12,470
Alliance Insurance	2,523	21,584	7,513	5,583	2,829	36,788	None.	30,500	6,081	None.	113,401
American Central	19,684	15,357	30,777	465	24	6,169	None.	2,702	26,140	177	101,495
American Insurance	17,739	2,481	22,997	796	630	6,438	21	4,388	19,999	12	75,501
American Lloyds	611	2,303	1,131	457	827	9,619	None.	7,374	None.	None.	22,322
Automobile	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Boston	7,229	34,707	7,675	989	807	8,343	26	5,663	4,602	16	70,057
California	12,143	28,031	8,706	None.	None.	None.	None.	None.	11,646	361	60,887
Citizens' of Missouri	None.	32,913	None.	None.	None.	None.	None.	None.	None.	None.	32,913
Columbia	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Commercial Union of N.Y	None.	8,388	None.	None.	None.	None.	None.	None.	None.	None.	8,388
Connecticut	25,385	44,898	10,030	6,241	13,302	37,611	20	17,487	13,483	None.	168,457
Continental Insurance	26,290	40,769	41,236	23,368	40,487	145,568	2,946	90,643	17,676	None.	428,983
Equitable Fire and Marine	9,102	4,694	4,953	1,178	2,323	18,483	70	8,695	6,005	None.	55,503
Fidelity-Phenix	29,614	56,028	45,468	27,778	41,852	129,887	3,604	61,034	19,858	None.	415,123
Fire Association of Philadelphia	10,137	24,708	3,179	896	564	9,057	13	4,865	2,937	5	56,361
Fireman's Fund	18,199	68,822	13,419	6,625	9,669	38,028	None.	35,926	3,764	None.	194,452
Firemen's Insurance	4,892	14,017	37,227	None.	None.	24,271	None.	5,616	5,087	None.	91,110
General of Paris	11,053	17,358	10,710	7,111	3,964	30,766	2,140	26,613	10,200	None.	119,915
Glens Falls	30,078	33,665	12,060	4,969	807	39,995	26	25,850	45,761	18	193,229
Globe and Rutgers	22,975	48,946	28,410	38,493	33,002	236,075	None.	257,857	27,506	None.	693,264
Great American	52,601	56,288	23,966	20,311	21,595	158,228	1,111	120,904	39,045	380	(a) 494,437
Hartford Fire	78,773	90,191	109,354	60,598	48,327	373,372	None.	189,647	137,437	None.	1,087,699
Home Insurance	142,209	75,452	88,460	105,247	201,209	314,351	17,434	193,048	113,974	None.	1,251,384
Insurance Co. of North America	30,570	69,309	34,139	35,429	23,017	236,219	42	186,516	28,326	28	643,595
Insurance Co. of State of Pennsylvania	23,891	40,631	12,555	139	45	69,489	None.	1,996	26,524	None.	175,270
Lumbermen's Underwriting Alliance	None.	23,064	None.	6,533	None.	56,914	None.	25,187	None.	None.	111,698
Manufacturing Lumbermen's	None.	15,930	None.	8,091	None.	56,561	None.	44,774	None.	None.	125,356
Mechanics and Traders	None.	25,019	None.	None.	None.	None.	None.	None.	None.	None.	25,019
Merchants Fire	None.	17,117	None.	None.	None.	None.	None.	None.	None.	None.	17,117
Millers National	2,369	4,979	5,225	−29	150	27,541	None.	1,803	2,426	None.	44,464
National-Ben Franklin	7,749	16,143	16,740	None.	None.	46,108	None.	23,364	None.	None.	110,104

National Fire of Hartford	19,632	88,445	50,877	88,125	91,773	116,160	7,401	84,331	25,206	None.	571,950
National Union Fire	3,452	18,649	35,178	13,649	27,378	40,795	262	29,099	11,436	None.	179,898
La Nationale	11,831	31,507	20,499	3,219	6,367	97,860	None.	213,027	12,719	None.	397,029
Newark	None.	11,046	None.	None.	None.	None.	None.	None.	None.	None.	11,046
New Hampshire	7,251	15,167	7,063	989	807	8,343	26	5,684	3,803	16	49,149
New Jersey	None.	36,680	None.	None.	None.	None.	None.	None.	None.	None.	36,680
Niagara	11,527	52,260	16,510	969	1,059	62,300	32	58,600	8,971	None.	212,228
Northwestern Mutual	None.	15,294	None.	None.	None.	None.	None.	None.	None.	None.	15,294
Northwestern National	25,178	24,180	22,537	332	282	90,544	None.	50,935	18,269	None.	232,257
Phenix of Paris	8,053	14,931	9,575	10,642	5,644	40,542	4,009	36,559	10,510	None.	140,465
Phœnix of Hartford	44,603	54,704	35,754	23,679	31,025	128,634	2,029	51,757	37,632	None.	409,867
Providence Washington	20,653	23,379	15,229	13,529	12,473	56,325	None.	74,091	10,975	None.	226,654
Queen of America	32,479	74,768	32,767	46,382	37,015	229,077	6,952	179,185	42,830	None.	681,455
St. Paul Fire and Marine	38,945	27,214	34,274	1,492	11,371	149,876	37	41,605	63,784	25	368,623
Springfield Fire and Marine	33,767	60,149	64,859	11,465	15,121	83,739	2,113	77,905	28,718	357	378,193
Stuyvesant	— 201	22,960	22,090	347	None.	4,244	None.	— 517	— 796	None.	48,127
L'Union, Paris, France	19,273	21,071	17,972	10,995	7,873	50,928	None.	84,009	17,574	None.	229,695
Vulcan	3,447	6,164	4,773	None.	None.	8,244	None.	2,467	4,225	None.	29,318
Westchester	62,267	35,831	40,240	9,420	971	39,773	32	17,683	40,063	None.	246,280
Totals	946,378	1,643,831	1,056,413	620,488	720,115	3,473,136	50,346	2,454,099	916,453	1,395	11,882,662

(*a*) Including $8 Floater Premiums which have not been separated according to provinces.

FOREIGN COMPANIES—NET LOSSES INCURRED—1918.

(*License reinsurance deducted.*)

Ætna Insurance Co	10,787	3,042	36,623	10,772	2,711	102,984	None.	44,665	8,521	None.	220,105
Agricultural	None.	2,930	None.	None.	None.	None.	None.	None.	None.	None.	2,930
Alliance Insurance	872	6,767	5,446	202	1,356	24,546	None.	15,073	3,230	None.	57,492
American Central	9,175	2,582	23,020	135	None.	3,504	None.	1,493	10,304	146	50,359
American Insurance	8,421	1,601	15,654	272	200	7,253	None.	2,994	19,817	None.	56,212
American Lloyds	12	None.	None.	61	38	13,774	None.	554	None.	None.	14,439
Automobile	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Boston	1,236	21,947	594	443	293	6,538	None.	2,250	3,173	None.	36,474
California	6,816	12,925	4,350	None.	None.	None.	None.	None.	5,048	None.	29,139
Citizens' of Missouri	None.	2,936	None.	None.	None.	None.	None.	None.	None.	None.	2,936
Columbia	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Commercial Union of N.Y	None.	1,781	None.	None.	None.	None.	None.	None.	None.	None.	1,781
Connecticut	12,199	16,641	2,394	2,924	—17,670	37,908	None.	4,692	8,132	None.	67,214
Continental Insurance	978	9,253	14,024	3,226	—25,430	98,838	586	48,481	13,829	None.	163,785
Equitable Fire and Marine	6,003	5,934	1,756	768	398	14,848	None.	4,130	2,765	None.	36,602
Fidelity-Phenix	3,559	11,174	32,606	12,893	—220	71,749	669	36,362	10,550	None.	179,342
Fire Association of Philadelphia	1,837	13,572	785	605	382	98,838	None.	3,773	3,441	None.	34,231
Fireman's Fund	15,489	31,571	41,220	10,786	1,674	24,342	None.	20,766	6,191	None.	152,039
Firemen's Insurance	1,383	5,456	5,521	None.	None.	24,496	None.	None.	235	None.	37,091

TABLE X.—*Concluded*—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance during 1918.—*Concluded.*

FOREIGN COMPANIES—NET LOSSES INCURRED—1918—*Concluded.*

(*License reinsurance deducted.*)

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	$	$	$	$	$	$	$	$	$	$	$
General of Paris	1,035	6,375	9,780	1,679	−3,427	17,833	11	10,914	5,869	None.	50,069
Glens Falls	7,723	6,781	10,862	2,164	294	27,121	None.	6,533	23,078	None.	84,556
Globe and Rutgers	20,195	12,688	40,476	20,025	13,778	142,764	None.	153,860	11,509	None.	415,295
Great American	32,549	20,087	38,088	4,486	8,869	121,512	None.	89,705	28,989	None.	344,285
Hartford Fire	50,069	19,716	69,557	18,893	8,422	223,017	None.	140,990	92,505	None.	623,169
Home Insurance	84,995	12,885	50,612	32,718	75,760	234,530	1,709	104,311	54,275	None.	651,795
Insurance Co. of North America	8,358	18,073	31,572	16,965	21,398	115,665	None.	116,106	10,470	None.	338,607
Insurance Co. of State of Pennsylvania	10,919	15,335	10,000	232	1,229	72,169	None.	− 3,305	12,950	None.	119,529
Lumbermen's Underwriting Alliance	None.	None.	None.	None.	None.	7,932	None.	5,454	None.	None.	13,386
Manufacturing Lumbermen's	None.	16	None.	None.	None.	7,671	None.	857	None.	None.	8,544
Mechanics and Traders	None.	16,493	None.	None.	None.	None.	None.	None.	None.	None.	16,493
Merchants Fire	None.	3,447	None.	None.	None.	None.	None.	None.	None.	None.	3,447
Millers National	6	1,025	4,561	None.	None.	23,225	None.	150	− 33	None.	28,934
National-Ben Franklin	677	5,236	8,594	None.	None.	30,107	None.	6,719	None.	None.	51,333
National Fire of Hartford	7,582	13,104	45,793	23,948	42,846	107,581	1,125	40,435	16,275	None.	298,689
National Union Fire	2,281	13,216	15,914	11,682	29,333	52,747	None.	18,392	4,381	None.	147,946
La Nationale	1,429	5,677	15,199	8,190	2,754	50,671	None.	63,180	3,621	None.	150,721
Newark	None.	5,728	None.	None.	None.	None.	None.	None.	None.	None.	5,728
New Hampshire	1,243	4,257	593	443	293	6,538	None.	2,250	3,173	None.	18,790
New Jersey	None.	20,809	None.	None.	None.	None.	None.	None.	None.	None.	20,809
Niagara	15,941	14,817	14,484	488	313	25,381	None.	33,879	14,403	None.	119,706
Northwestern Mutual	None.	2,251	None.	None.	None.	None.	None.	None.	None.	None.	2,251
Northwestern National	14,334	7,326	12,456	829	− 1,647	53,161	None.	21,789	6,145	None.	114,393
Phenix of Paris	679	5,852	12,320	4,562	− 1,833	22,371	1,509	11,670	4,688	None.	61,818
Phœnix of Hartford	28,426	52,540	15,419	6,804	− 3,673	83,773	9	27,271	22,899	None.	233,468
Providence Washington	13,305	14,285	6,257	1,159	1,975	52,482	None.	30,787	21,599	None.	141,849
Queen of America	6,589	36,464	32,321	26,876	−19,255	95,329	4,206	117,939	6,996	None.	307,465
St. Paul Fire and Marine	13,655	6,546	25,374	569	6,312	121,305	25	18,251	56,063	None.	248,100
Springfield Fire and Marine	17,991	13,242	41,394	7,775	11,664	44,341	1,000	34,895	13,600	None.	185,902
Stuyvesant	57	5,695	3,579	− 963	443	50,254	None.	426	180	None.	59,671
L'Union, Paris, France	10,646	12,756	16,675	1,876	8,407	25,228	None.	55,673	7,643	None.	138,904
Vulcan	1,290	1,514	2,755	None.	None.	6,512	None.	839	1,770	None.	14,680
Westchester	38,898	9,389	12,303	6,057	79	43,202	None.	10,804	31,705	None.	152,437
Totals	469,639	533,737	730,931	240,544	168,060	2,305,038	10,849	1,306,007	549,989	146	6,314,940

RECAPITULATION.

NET PREMIUMS WRITTEN—1918.

Canadian Companies	577,012	619,954	657,618	289,814	274,822	2,765,475	30,877	1,446,260	786,638	486	7,448,956
British Companies	1,224,656	1,884,117	1,335,049	773,666	663,055	6,773,808	101,621	4,618,540	1,416,935	3,098	(a)18,853,321
Foreign Companies	946,378	1,643,831	1,056,413	620,488	720,115	3,473,136	50,346	2,454,099	916,453	1,395	(b)11,882,662
Totals	2,748,046	4,147,902	3,049,080	1,683,968	1,657,992	13,012,419	182,844	8,518,899	3,120,026	4,979	38,184,939

(a) Including $58,776 premiums which have not been separated according to provinces.
(b) Including $8 Floater Premiums which have not been separated according to provinces.

NET LOSSES INCURRED—1918.

Canadian Companies	245,464	184,868	359,351	171,918	91,798	1,562,768	5,472	728,956	383,897	None.	3,734,492
British Companies	511,490	516,955	811,611	309,765	211,046	3,870,225	21,262	2,454,055	586,698	146(c)	9,334,298
Foreign Companies	469,639	533,737	730,931	240,544	168,060	2,305,038	10,849	1,306,007	549,989	146	6,314,940
Totals	1,226,593	1,235,560	1,901,893	722,227	470,904	7,738,031	37,583	4,489,018	1,520,584	292	19,383,730

(c) Including $41,045 losses which have not been separated according to provinces.

TABLE XI.—Premiums Earned and Losses Incurred, 1918.

CANADIAN COMPANIES—IN CANADA.

All reinsurance deducted.

Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses Incurred to Premiums Earned.	The Same for 1917.
	$	$	%	%
Acadia	166,312	66,589	40·04	94·93
Beaver Fire	35,759	5,183	14·49	23·65
British America	618,319	293,596	47·48	45·64
British Colonial	120,497	69,686	57·83	76·18
British Northwestern	82,271	53,578	65·12	41·17
Canada Accident	48,181	31,616	65·62	67·30
Canada National	173,542	83,210	47·95	44·10
Canadian Fire	293,926	129,062	43·91	42·35
Canadian Lumbermen's	965	None.	.....	.....
Dominion Fire	274,395	149,089	54·33	68·92
Dom. of Can. Gtee. and Acct	27,357	9,385	34·31	82·65
Fire Insurance Co. of Can	−3,021	1,930	.....	.....
Globe Indemnity	79,750	49,421	61·97	45·98
Guardian Ins. Co. of Can	None.	None.	.....	.....
Hudson Bay	166,509	99,248	59·61	60·25
Imperial Guarantee and Accident	None.	None.	.....	.....
Imperial Underwriters	94,445	38,347	40·60	22·38
Liverpool Manitoba	245,108	111,443	45·47	42·92
London Mutual	402,752	254,245	63·13	53·64
Mercantile	269,089	140,740	52·30	48·22
Mount Royal	515,726	256,189	49·68	54·51
North American Accident	None.	None.	.....	.....
North Empire	99,030	68,119	68·79	50·96
North West	133,594	58,028	43·44	70·22
Occidental	186,494	90,256	48·40	60·52
Pacific Coast	100,717	43,880	43·57	67·04
Quebec	292,771	107,145	36·60	57·95
Western	687,578	344,937	50·17	63·45
Totals	5,109,065	2,554,922	50·01	54·48

TABLE XII.—Premiums Earned and Losses Incurred 1918—*Continued*
BRITISH COMPANIES.

Licensed reinsurance deducted.

Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses Incurred to Premiums Earned.	The Same for 1917.
	$	$	%	%
Alliance	331,260	218,866	66·07	49·22
Atlas	533,899	295,760	55·40	60·39
British Crown	287,851	165,138	57·37	57·94
British Traders	37,087	17,755	47·87	.....
Caledonian	454,135	229,913	50·63	53·75
Car and General	None.	None.	.....	.....
Century	114,481	80,015	69·89	117·12
Commercial Union	1,043,720	634,832	60·82	50·12
Eagle, Star and British Dominions	166,553	86,067	51·68	60·39
Employers' Liability	574,390	289,908	50·47	61·44
General Accident, Fire and Life	382,966	211,040	55·11	59·85
Guardian Assurance	1,270,102	692,297	54·51	60·76
Law, Union and Rock	266,225	156,196	58·67	72·32
Liverpool and London and Globe	1,386,424	685,450	49·44	48·95
London Guarantee and Accident	390,094	239,389	61·37	92·08
London and Lancashire Fire	850,128	427,451	50·28	46·77
London Assurance	359,883	167,287	46·48	48·24
Marine Insurance Co	None.	None.	.....	.....
National Benefit	2,028	4,300	212·03	.....
North British and Mercantile	1,029,527	527,665	51·25	48·32
Northern Assurance Co	953,312	638,465	66·97	63·39
Norwich Union Fire	845,532	450,707	53·30	61·39
Ocean Accident and Guarantee	286,230	211,525	73·90	66·33
Palatine	316,332	167,894	53·08	51·49
Phœnix of London	1,041,605	466,777	44·88	47·41
Provincial	59,591	36,889	61·90	100·26
Queensland	29,367	13,169	44·84	.....
Royal Exchange	571,226	260,684	45·64	67·26
Royal Insurance	1,640,811	817,339	49·81	57·56
Scottish Metropolitan	None.	None.	.....	.....
Scottish Union and National	417,906	212,815	50·92	65·40
Sun Insurance Office	666,575	313,765	47·07	66·25
Union Assurance Society	594,109	277,797	46·76	53·81
Union Insurance of Canton	192,933	117,263	60·78	10·87
Union Marine	None.	None.	.....	.....
Yorkshire	440,541	219,880	49·91	72·10
Totals	17,536,823	9,334,298	53·23	57·15

TABLE XIII.—Premiums Earned and Lossed Incurred 1918—*Concluded*

FOREIGN COMPANIES.

Liccnsed reinsurancc deducted.

Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses Incurred, per cent of Premiums Earned.	The Same for 1917.
	$	$	%	%
Ætna Insurance Co	395,584	220,105	55·64	54·02
Agricultural	14,400	2,930	20·35	7·56
Alliance Insurance	87,020	57,492	66·07	95·50
American Central	93,682	50,359	53·76	32·29
American Insurance	67,090	56,212	83·79	41·17
American Lloyds	26,159	14,439	55·20	99·18
Automobile	None.	None.	.....	.....
Boston	42,282	36,474	86·26	.....
California	57,249	29,139	50·90	31·54
Citizens' of Missouri	16,404	2,936	17·90	6·18
Columbia	None.	None.	.....	.....
Commercial Union of N.Y.	8,931	1,781	19·94	12·19
Connecticut	153,168	67,214	43·88	69·07
Continental Insurance	378,352	163,785	43·29	84·65
Equitable Fire and Marine	53,105	36,602	68·92	56·61
Fidelity-Phenix	370,818	179,342	48·36	66·72
Fire Association of Philadelphia	37,119	34,231	92·22	.....
Fireman's Fund	184,318	152,039	82·49	68·22
Firemen's Insurance	87,287	37,091	42·49	58·10
General of Paris	101,891	50,069	49·14	69·67
Glens Falls	191,123	84,556	44·24	53·55
Globe and Rutgers	626,617	415,295	66·28	66·51
Great American	468,661	344,285	73·46	74·34
Hartford Fire	1,076,750	623,169	57·87	48·83
Home Insurance	1,188,365	651,795	54·85	61·13
Insurance Co. of North America	600,034	338,607	56·43	75·67
Insurance of State of Pennsylvania	180,910	119,529	66·07	83·28
Lumbermen's Underwriting Alliance	96,796	13,386	13·83	.....
Manufacturing Lumbermen's	101,129	8,544	8·45	.....
Mechanics and Traders	14,097	16,493	117·00	.....
Merchants Fire	10,714	3,447	32·17	24·97
Millers National	42,511	28,934	68·06	103·32
National-Ben Franklin	100,599	51,333	51·03	52·04
National Fire of Hartford	568,623	298,689	52·53	51·81
National Union Fire	204,318	147,946	71·41	69·77
La Nationale	274,793	150,721	54·85	66·42
Newark	9,712	5,728	58.98	.....
New Hampshire	24,953	18,790	75·30	.....
New Jersey	21,417	20,809	97·16	.....
Niagara Fire	193,231	119,706	61·95	74·38
Northwestern Mutual	11,223	2,251	20·06	.....
Northwestern National	207,626	114,393	55·10	65·03
Phenix of Paris	119,387	61,818	51·78	58·42
Phœnix of Hartford	403,517	233,468	57·86	59·84
Providence Washington	218,613	141,849	64·89	67·92
Queen of America	657,969	307,465	46·73	61·81
St. Paul Fire and Marine	358,906	248,100	69·13	72·25
Springfield Fire and Marine	356,163	185,902	52·20	69·36
Stuyvesant	96,253	59,671	61·99	149·07
L'Union, Paris, France	169,053	138,904	82·17	65·53
Vulcan	24,222	14,680	60·61	.....
Westchester	240,928	152,437	63·27	62·02
Totals	11,034,701	6,314,940	57·23	64·36

RECAPITULATION.

Canadian Companies	5,109,065	2,554,922	50·01	54·48
British Companies	17,536,823	9,334,298	53·23	57·15
Foreign Companies	11,034,701	6,314,940	57·23	64·36
..Totals	33,680,589	18,204,160	54·05	59·03

Fire Insurance in Canada.

In Volume I of the report of last year there was included a tabulation giving certain information in respect of the business transacted by all fire insurance companies in Canada, including Provincial as well as Dominion licensees, for the year 1917.

This year, circulars were sent to all provincial licensees asking for the figures in respect of the business for the year 1918 showing:—

1. Net amount of insurance written.
2. Net amount of insurance in force at the end of the year.
3. Net premiums received.
4. Net losses paid.

after deducting in each case reinsurance in companies licensed in Canada.

The inquiry extended to every company, stock or mutual, Canadian or foreign, carrying on business in Canada under provincial jurisdiction during the year 1918 and returns have with a few *unimportant* exceptions been received from all. The number of provincial licensees, including 3 United States companies, making returns in respect of fire insurance was 232 of which 8 appear to have transacted business outside the provinces by which they were incorporated.

The tabulation which appears below and the tabulation of unlicensed fire insurance on page cxcviii show that the fire insurance effected in 1918 on property situated in Canada was as follows:—

Dominion licensees	$4,606,035,056
Provincial licensees	404,037,486
Unlicensed companies	318,763,720
Total	$5,328,836,262

The net premiums received and net losses paid by licensed companies during the year and the net amount of insurance in force in those companies at end of the year are given below. The returns required to be filed by persons effecting insurance in unlicensed companies do not give this information:—

—	Insurance in force Dec. 31, 1918.	Net premiums received.	Net losses paid.
	$	$	$
Dominion licensees	4,523,514,841	35,954,405	19,359,252
Provincial licensees	1,000,541,101	4,185,851	2,391,594
	5,524,055,942	40,140,256	21,750,846

FIRE INSURANCE IN CANADA, 1918.

Business transacted by	Net insurance written.	Net in force Dec. 31, 1918.	Net premiums received.	Net losses paid.
	$	$	$	$
1. Dominion licensees	4,606,035,056	4,523,514,841	35,954,405	19,359,252
2. Provincial licensees—				
(a) Provincial companies within provinces by which they are incorporated	368,362,211	917,900,933	3,880,416	2,225,635
(b) Provincial companies within provinces other than those by which they are incorporated	35,081,023	82,261,486	298,934	157,809
(c) United States companies	594,252	378,682	6,501	8,150
Totals for Provincial Companies	404,037,486	1,000,541,101	4,185,851	2,391,594
Grand Totals	5,010,072,542	5,524,055,942	40,140,256	21,750,846

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 129 of the Insurance Act, 1917.

Province in which Property is Situated.	Amount of Insurance.
	$
Nova Scotia	9,838,199
New Brunswick	10,971,568
Quebec	112,441,988
Ontario	160,670,748
Manitoba	8,437,386
Saskatchewan	2,001,636
Alberta	3,177,473
British Columbia	11,064,000
Prince Edward Island	14,322
Yukon	146,400
	318,763,720

Nature of Property Insured.	Amount of Insurance.
	$
Lumber and lumber mills	17,581,958
Other industrial plants and mercantile establishments	246,025,983
Stocks and merchandise	46,877,311
Railway property and equipment	5,553,650
Miscellaneous	2,724,818
	318,763,720

Nature of Insurers.	Amount of Insurance.
	$
Lloyd's Associations	36,127,736
Reciprocal Underwriters	34,262,538
Mutual Companies	201,247,130
Stock Companies	47,126,316
	318,763,720

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF ONE OR MORE CLASSES OF INSURANCE, OTHER THAN FIRE OR LIFE, IN CANADA FOR YEAR 1918, IN ACCORDANCE WITH THE INSURANCE ACT, 1917.

TABLE showing the Total Assets and their nature, of Canadian Companies Steam Boiler

CANADIAN COMPANIES—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	None.	5,000 00	277,485 04	40,949 80
Canadian Surety	None.	None.	(a) 339,103 50	None.
Casualty Company of Canada	None.	None.	17,659 80	None.
Chartered Trust and Executor	999 36	82,010 21	126,065 33	9,855 00
Dominion Gresham	3,891 61	None.	161,697 94	None.
General Accident	None.	None.	419,253 21	59,443 00
General Animals	None.	None.	51,820 00	None.
Guarantee Company of North America	342,650 00	None.	738,792 75	934,596 00
London and Lancashire Gtee. and Accident	125,011 50	None.	590,403 17	None.
Merchants Casualty Co	None.	24,200 00	173,836 11	None.
Merchants' and Employers' Gtee. and Acct.	55,328 40	None.	91,503 98	None.
Protective Association of Canada	None.	None.	46,530 45	None.
Totals	527,880 87	111,210 21	3,034,151 28	1,044,843 80

(a) Book Value, *see* investment reserve fund in liabilities. (b) Including $4,531.07 loans on collaterals.

transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Insurance, etc.

—ASSETS AT DECEMBER 31, 1918.

Cash on hand, in Banks or deposited with Government.	Interest and Rents Due and Accrued.	Agents' Balances and Premiums Uncollected.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
21,189 14	4,205 82	14,078 10	2,515 00	365,422 90	Steam Boiler.
37,308 16	5,271 26	13,606 24	70 56	395,359 72	Auto, Burglary, Guarantee and Plate Glass.
2,485 59	363 90	770 71	400 00	21,680 00	Plate Glass.
5,047 57	4,976 57	None.	(b) 22,054 05	251,008 09	Title.
172 82	4,119 87	26,828 20	177,470 41	374,180 85	Accident, Auto, Burglary, Guarantee and Sickness.
31,516 37	6,268 16	42,650 16	4,370 81	563,501 71	Accident, Auto, Guarantee, Sickness and Steam Boiler.
4,331 75	898 33	5,720 56	2,323 10	65,093 74	Live Stock.
190,034 18	8,849 19	37,201 06	40,354 18	2,292,477 36	Guarantee.
103,953 64	6,331 44	47,467 22	17,906 05	891,073 02	Accident, Auto, Guarantee, Plate Glass and Sickness.
32,838 61	3,961 20	None.	19,710 41	254,546 33	Combined Accident and Sickness.
7,249 86	1,056 08	15,868 72	12,838 06	183,845 10	Accident, Auto, Plate Glass and Sickness.
8,870 08	736 20	8,756 42	1,779 44	66,672 59	Accident and Sickness.
444,997 77	47,038 02	212,947 39	301,792 07	5,724,861 41	

TABLE showing the Total Liabilities of Canadian Companies transacting Boiler

CANADIAN COMPANIES—

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	None.	116,120 42	951 43	117,071 85
Canadian Surety	14,725 38	54,352 94	(a) 13,728 70	82,807 02
Casualty Company of Canada	656 60	5,202 97	1,461 05	7,320 62
Chartered Trust and Executor	None.	None.	7,250 58	7,250 58
Dominion Gresham	26,433 21	55,501 28	(b) 25,180 18	107,114 67
General Accident	87,771 07	154,871 93	15,176 80	257,819 80
General Animals	3,960 00	20,194 58	1,682 18	25,836 76
Guarantee Co. of North America	45,867 00	159,677 18	168,980 55	374,524 73
London and Lancashire Gtee. and Acct	89,122 00	118,880 83	72,443 12	280,445 95
Merchants' Casualty Co	76,500 00	107,000 00	18,220 03	201,720 03
Merchants' and Employers' Gtee. and Acct	42,216 02	47,658 97	2,358 16	92,243 15
*Protective Association of Canada	26,988 94	36,408 03	3,241 04	66,638 01
Totals	414,240 22	875,879 13	330,673 82	1,620,793 17

*Since the beginning of the year a call of 20 per cent was made on the shareholders of this company of which the full amount ($10,000) has been paid.

business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Steam Insurance, etc.

LIABILITIES AT DECEMBER 31, 1918.

Excess Assets over Liabilities.	Capital Stock paid in cash.	Nature of Business.
$ cts.	$ cts.	
248,351 05	100,100 00	Steam Boiler.
312,552 70	225,000 00	Auto, Burglary, Guarantee and Plate Glass.
14,359 38	21,513 42	Plate Glass
243,757 51	232,486 99	Title.
267,066 18	200,000 00	Accident, Auto, Burglary, Guarantee and Sickness.
305,681 91	100,000 00	Accident, Auto, Guarantee, Sickness and Steam Boiler.
39,256 98	62,275 00	Live Stock.
1,917,952 63	304,600 00	Guarantee.
610,627 07	400,000 00	Accident, Auto, Guarantee, Plate Glass and Sickness.
52,826 30	64,565 00	Combined Accident and Sickness.
91,601 95	99,500 00	Accident, Auto, Plate Glass and Sickness.
34 58	25,000 00	Accident and Sickness.
4,104,068 24	1,835,040 41	

TABLE showing the Assets in Canada, and their nature of Companies other Glass, Sickness, Steam

BRITISH AND FOREIGN COMPANIES—ASSETS—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
Ætna Casualty	None.	None.	None.	None.
American and Foreign Marine	None.	None.	27,560 00	None.
American Surety	None.	None.	54,940 00	None.
British and Foreign Marine	None.	None.	108,795 00	None.
Continental Casualty	None.	None.	25,000 00	None.
Excess	None.	None.	156,733 33	None.
Fidelity and Casualty	None.	None.	227,000 81	None.
Hartford Steam Boiler	None.	None.	39,600 00	None.
International Fidelity	None.	None.	5,000 00	None.
Lloyds Plate Glass	None.	None.	87,408 00	None.
Loyal Protective	None.	None.	42,660 00	None.
Maryland Assurance	None.	None.	67,375 00	None.
Maryland Casualty	None.	None.	283,420 91	None.
National Provincial Plate Glass	None.	None.	20,011 73	None.
National Surety Co	None.	None.	118,130 00	None.
New York Plate Glass	None.	None.	29,840 00	None.
Ocean Marine	None.	None.	95,659 00	None.
Preferred Accident	None.	None.	71,531 25	None.
Railway Passengers	None.	None.	196,512 82	None.
Ridgely Protective	None.	None.	27,700 00	None.
Security Mutual Casualty	None.	None.	38,300 00	None.
Travelers Indemnity of Hartford	None.	None.	231,035 00	None.
United Commercial Travelers	None.	None.	28,170 00	None.
United States Fidelity and Guaranty	None.	None.	330,650 00	None.
Totals	None.	None.	2,313,032 85	None.

than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Boiler Insurance, etc.

IN CANADA AT DECEMBER 31, 1918.

Cash on hand, in Banks or deposited with Governments.	Interest Due and Accrued.	Agents' Balances and Premiums Uncollected.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	None.	None.	None.	None.	None.
2,435 35	None.	None.	None.	29,995 35	Inland Transportation.
6,386 99	1,340 00	709 63	None.	63,376 62	Guarantee.
None.	780 00	20 00	None.	109,595 00	Inland Transportation and Sprinkler Leakage.
None.	520 55	1,819 81	None.	27,340 36	Accident, Auto and Sickness.
918 38	None.	None.	None.	157,651 71	Hail.
4,464 03	2,446 97	30,686 15	None.	264,597 96	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.
None.	675 00	200 00	None.	40,475 00	Steam Boiler.
None.	None.	None.	None.	5,000 00	Guarantee.
None.	1,257 78	None.	None.	88,665 78	Plate Glass.
11,139 09	593 75	None.	1,500 00	55,892 84	Combined Accident and Sickness.
2,833 94	854 16	14,388 94	None.	85,452 04	Accident and Sickness.
27,707 50	1,549 98	53,115 84	1,196 89	366,991 12	Accident, Auto, Burglary, Gtee., Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.
None.	None.	168 25	None.	20,179 98	Plate Glass.
29,567 19	1,108 17	1,651 90	None.	150,457 26	Guarantee.
None.	569 57	2,201 43	None.	32,611 00	Plate Glass.
None.	None.	2,415 10	None.	98,074 10	Inland Transportation.
2,123 69	1,562 50	1,045 84	552 50	76,815 78	Accident, Auto and Sickness.
26,706 78	None.	24,741 33	36,570 11	284,531 04	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
4,550 79	600 00	None.	None.	32,850 79	Combined Accident and Sickness.
1,267 73	774 79	None.	None.	40,342 52	Employers' Liability.
13,382 84	3,150 11	25,150 62	None.	272,718 57	Accident, Auto, Burglary, Plate Glass. Sickness and Steam Boiler.
None.	682 50	530 00	None.	29,382 50	Accident and Sickness.
342 37	4,285 40	46,829 24	1,500 00	383,607 01	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
133,826 67	22,751 23	205,674 08	41,319 50	2,716,604 33	-

TABLE showing the Liabilities in Canada of Companies other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Steam Boiler Insurance, etc.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities.	Excess of Assets over Liabilities.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Ætna Casualty	None.	None.	None.	None.	None.	None.
American and Foreign Marine	None.	163 84	720 00	883 84	29,111 51	Inland Transportation.
American Surety	31,038 88	9,558 52	6,000 00	46,597 40	16,779 22	Guarantee.
British and Foreign Marine	None.	68 25	None.	68 25	109,526 75	Inland Transportation and Sprinkler Leakage.
Continental Casualty	4,977 52	3,098 25	1,398 94	9,474 71	17,865 65	Accident, Auto and Sickness.
Excess	None.	None.	697 48	697 48	156,954 23	Hail.
Fidelity and Casualty	58,576 99	139,414 44	7,765 95	205,757 38	58,840 58	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.
Hartford Steam Boiler	None.	None.	None.	None.	40,475 00	Steam Boiler.
International Fidelity	1,436 79	2,591 50	None.	4,028 29	971 71	Guarantee.
Lloyds Plate Glass	4,000 00	54,411 36	3,606 17	62,017 53	26,648 25	Plate Glass.
Loyal Protective	27,000 00	17,960 80	5,845 72	50,806 52	5,086 32	Combined Accident and Sickness.
Maryland Assurance	42,505 30	58,697 24	1,000 00	102,202 54	— 16,750 50	Accident and Sickness.
Maryland Casualty	67,388 05	146,504 82	26,000 00	239,892 87	127,098 25	Accident, Auto, Burglary, Gtee., Plate Glass, Sickness, Sprinkler, Leakage and Steam Boiler.
National Provincial Plate Glass	1,030 57	13,660 96	200 00	14,891 53	5,288 45	Plate Glass.
National Surety Co	10,951 49	31,176 29	29,000 00	71,127 78	79,329 48	Guarantee.
New York Plate Glass	3,303 25	15,489 62	500 00	19,292 87	13,318 13	Plate Glass.
Ocean Marine	None.	None.	1,200 00	1,200 00	96,874 10	Inland Transportation.
Preferred Accident	None.	4,228 79	42 96	4,271 75	72,544 03	Accident, Auto and Sickness.
Railway Passengers	70,638 00	93,742 26	5,390 83	169,771 09	114,759 95	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
Ridgely Protective	21,000 00	2,791 51	2,531 86	26,323 37	6,527 42	Combined Accident and Sickness.
Security Mutual Casualty	2,858 61	4,349 60	15,789 00	22,997 21	17,345 31	Employees' Liability.
Travellers Indemnity of Hartford	78,808 20	122,417 02	13,986 69	215,211 91	57,506 66	Accident, Auto, Burglary, Plate Glass, Sickness, and Steam Boiler.
United Commercial Travellers	781 11	None.	200 00	981 11	28,401 39	Accident and Sickness.
United States Fidelity and Guarantee	96,295 00	163,218 02	46,000 00	305,513 02	78,093 99	Accident, Auto, Burglary, Guarantee, Plate Glass, and Sickness.
Totals	522,589 76	883,543 09	167,875 60	1,574,008 45	1,142,595 88	

SESSIONAL PAPER No. 8

TABLE showing the Cash Income of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Steam Boiler Insurance, etc.

INCOME (CASH) 1918.

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock, etc.	Sundry.	Total Cash Income.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	95,204 92	16,478 37	183 90	111,867 19
Canadian Surety	117,452 29	17,886 73	825 04	136,164 06
Casualty Company of Canada	5,308 36	1,109 67	(a) 428 32	6,846 35
Chartered Trust and Executor	None.	13,603 66	418 02	14,021 68
Dominion Gresham	144,997 92	8,320 68	656 83	153,975 43
General Accident	407,451 25	27,233 72	228 35	434,913 32
General Animals	70,969 08	2,909 86	None.	73,878 94
Guarantee Co. of North America	333,187 49	85,656 32	(b) −140 00	418,703 81
London and Lancashire Guarantee and Accident	255,325 45	27,371 19	None.	282,696 64
Merchants' Casualty Co	460,566 45	10,966 12	138,287 74	609,820 31
Merchants' and Employers' Guarantee and Accident	179,118 11	6,920 87	12,136 00	198,174 98
Protective Association of Canada	164,320 29	2,727 43	None.	167,047 72
Totals	2,233,901 61	221,184 62	153,024 20	2,608,110 43

(a) Premium on capital stock.
(b) Loss on maturity of security.
Received on account of capital stock not included in Income:—
Casualty Company of Canada, $316,68; Chartered Trust, $28,375.00; Protective, $5,000.

TABLE showing the Cash Expenditure of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Steam Boiler Insurance, etc.

EXPENDITURE (CASH) 1918.

Companies.	Paid for Losses.	Dividends or Bonuses to Stockholders.	General Expenses.	Total Cash Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse		Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.		$ cts.	
Boiler Inspection	6,051 06	None.	80,330 43	86,381 49	*e*	25,485 70	Steam Boiler.
Canadian Surety	17,545 98	11,250 00	80,686 35	109,482 33	*e*	26,681 73	Auto, Burglary, Guarantee and Plate Glass.
Casualty Company of Canada	4,647 85	None.	4,873 27	9,521 12	*d*	2,674 77	Plate Glass.
Chartered Trust and Executor	None.	12,532 87	2,264 81	14,797 68	*d*	776 00	Title.
Dominion Gresham	62,248 41	None.	71,745 66	133,994 07	*e*	19,981 36	Accident, Auto, Burglary, Guarantee and Sickness.
General Accident	167,247 93	None.	199,119 51	366,367 44	*e*	68,545 88	Accident, Auto, Guarantee, Sickness and Steam Boiler.
General Animals	30,076 96	None.	31,158 43	61,235 39	*e*	12,643 55	Live Stock.
Guarantee Co. of North America	57,580 68	36,552 00	212,504 86	306,637 54	*e*	112,066 27	Guarantee.
London and Lancashire Guarantee and Accident	134,198 31	None.	123,576 83	257,775 14	*e*	24,921 50	Accident, Auto, Guarantee, Plate Glass and Sickness.
Merchants' Casualty Co	213,497 96	None.	385,287 32	598,785 28	*e*	11,035 03	Combined Accident and Sickness.
Merchants' and Employers' Guarantee and Accident	84,494 54	5,970 00	108,206 31	198,670 85	*d*	495 87	Auto, Plate Glass and Sickness.
Protective Association of Canada	114,194 06	5,000 00	70,003 86	189,197 92	*d*	22,150 20	Accident and Sickness.
Totals	891,783 74	71,304 87	1,369,757 64	2,332,846 25		275,264 18	

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Steam Boiler Insurance, etc.

Companies.	Income (Cash,) 1918.				Expenditure (Cash), 1918.				
	Net Cash for Premiums.	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.		$ cts.
Ætna Casualty	None.	None.	None.	None.	None.	291 04	291 04	*d*	291 04
American and Foreign Marine	40,031 73	None.	None.	40,031 73	10,613 35	8,824 30	19,437 65	*e*	20,594 08
American Surety	25,757 45	2,680 00	None.	28,437 45	1,291 67	1,423 97	2,715 64	*e*	25,721 81
British and Foreign Marine	543 69	4,680 00	None.	5,223 69	897 72	102 88	1,000 60	*e*	4,223 09
Continental Casualty	57,162 43	1,250 00	None.	58,412 43	28,204 43	22,403 04	50,607 47	*e*	7,804 96
Excess	196,272 05	497 38	None.	196,769 43	58,482 54	64,598 31	123,080 85	*e*	73,688 58
Fidelity and Casualty	282,982 39	None.	None.	282,982 39	124,949 07	149,842 81	274,791 88	*e*	8,190 51
Hartford Steam Boiler	1,000 00	1,350 00	None.	2,350 00	None.	None.	None.	*e*	2,350 00
International Fidelity	6,823 75	None.	None.	6,823 75	1,183 92	672 42	1,856 34	*e*	4,967 41
Lloyds Plate Glass	74,507 28	4,146 75	None.	78,654 03	52,049 14	36,763 57	88,812 71	*d*	10,158 68
Loyal Protective	118,464 24	2,037 85	9,993 40	130,495 49	92,252 92	55,008 52	147,261 44	*d*	16,765 95
Maryland Assurance	184,835 06	3,711 71	None.	188,546 77	59,715 64	70,164 87	129,880 51	*e*	58,666 26
Maryland Casualty	220,437 42	14,131 67	11 07	234,580 16	127,651 95	75,421 22	203,073 17	*e*	31,506 99
National Provincial Plate Glass	19,544 81	None.	None.	19,544 81	10,256 31	8,951 59	19,207 90	*e*	336 91
National Surety Co	83,482 58	6,815 83	None.	90,298 41	10,620 81	28,438 70	39,059 51	*e*	51,238 90
New York Plate Glass	23,773 48	1,305 81	None.	25,079 29	10,852 02	9,783 22	20,635 24	*e*	4,444 05
Ocean Marine	5,465 57	None.	None.	5,465 57	1,266 34	2,642 58	3,908 92	*e*	1,556 65
Preferred Accident	6,509 85	3,750 00	None.	10,259 85	1,965 42	14,411 59	16,377 01	*d*	6,117 16
Railway Passengers	298,264 49	450 69	None.	298,715 18	139,250 98	140,454 72	279,705 70	*e*	19,009 48
Ridgely Protective	57,218 57	1,553 60	5,770 50	64,542 67	49,034 89	16,217 03	65,251 92	*d*	709 25
Security Mutual Casualty	16,203 98	1,000 00	None.	17,203 98	5,342 07	820 75	6,162 82	*e*	11,041 16
Travelers Indemnity of Hartford	242,630 83	12,064 13	None.	254,694 96	88,166 98	96,022 20	184,189 18	*e*	70,505 78
United Commercial Travelers	19,784 00	1,350 00	None.	21,134 00	11,757 00	3,432 89	15,189 89	*e*	5,944 11
United States Fidelity and Guaranty	372,659 03	15,625 00	None.	388,284 03	158,854 33	186,798 47	345,652 80	*e*	42,631 23
Totals	2,354,354 68	78,400 42	15,774 97	2,448,530 07	1,044,659 50	993,490 69	2,038,150 19	*e*	410,379 88

TABLE showing the net amounts received in Canada by

	Companies.	Accident.	Accident and Sickness combined.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	Canadian Companies.	$	$	$	$	$	$	$
1	Acadia							
2	Alliance Nationale							
3	Ancient Order of Foresters							
4	Artisans							
5	Boiler Inspection							
6	British America			15,744	7,769			
7	Canada Accident	49,218		15,015	33,031	3,871	201,915	2,819
8	*Canadian Surety				1,819	2,876		71,527
9	Casualty Co. of Canada							
10	Catholic Mutual Benefit							
11	Chartered Trust and Executor							
12	Dominion Fire							
13	Dominion Gresham	27,317			29,370	43,400	21,552	5,024
14	Dominion of Can. Guar. and Acct	219,414		34,933	62,134	4,537		42,424
15	*General Accident of Canada	49,806	66,218		116,908		96,904	3,723
16	*General Animals							
17	Globe Indemnity	219,769			83,343	2,489	176,270	19,362
18	*Guarantee Co. of North America							99,380
19	Guardian Ins. Co. of Canada	21,988			75,025	8,158	64,331	13,086
20	Imperial Guarantee and Acct	135,663		21,478	32,336		2,349	39,773
21	*Independent Order of Foresters							
22	*London and Lancashire Gtee. and Acct.	83,705			47,884		17,996	26,034
23	Merchants Casualty		460,566					
24	Merchants' and Employers'	1,941	48,875		23,425		84,797	
25	Mount Royal							
26	North American Accident	48,421		11,420	36,928	91	215,920	
27	Protective Association of Canada		164,320					
28	Royal Guardians							
29	Western Assurance			8,261				
30	Woodmen of the World							
	Totals	857,242	739,979	106,851	549,972	65,422	882,034	323,152

*This company also transacts business outside of Canada.

all Companies for Premiums other than Fire and Life.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	
$	$	$	$	$	$	$	$	$	
−4,133	.....	.....	.....	.....	.....	.....	.....	−4,133	1
.....	.....	.....	114,720	.....	.....	.....	.....	114,720	2
.....	.....	.....	41,326	.....	.....	.....	.....	41,326	3
.....	.....	.....	171,444	.....	.....	.....	.....	171,444	4
.....	.....	.....	.....	.....	95,205	.....	.....	95,205	5
94,038	27,194	.....	.....	.....	.....	.....	.....	144,745	6
.....	.....	20,612	27,238	.....	.....	.....	.....	353,719	7
.....	.....	9,242	.....	.....	.....	.....	.....	85,464	8
.....	.....	5,308	.....	.....	.....	.....	.....	5,308	9
.....	.....	.....	6,602	.....	.....	.....	.....	6,602	10
.....	.....	.....	.....	.....	.....	.....	.....	.....	11
48,196	.....	.....	.....	.....	.....	.....	.....	48,196	12
.....	.....	.....	18,335	.....	.....	.....	.....	144,998	13
.....	.....	32,071	128,447	.....	.....	.....	.....	523,960	14
.....	.....	.....	29,661	.....	39,113	.....	.....	402,333	15
.....	.....	.....	.....	.....	.....	.....	L.S. 70,722	70,722	16
.....	.....	.....	145,229	.....	.....	.....	.....	646,462	17
.....	.....	.....	.....	.....	.....	.....	.....	99,380	18
.....	.....	13,617	9,559	.....	.....	.....	.....	205,764	19
.....	.....	6,182	91,243	.....	.....	.....	.....	329,024	20
.....	.....	.....	197,837	.....	.....	.....	.....	197,837	21
.....	.....	20,666	59,040	.....	.....	.....	.....	255,325	22
.....	.....	.....	.....	.....	.....	.....	.....	460,566	23
.....	.....	18,393	1,687	.....	.....	.....	.....	179,118	24
.....	.....	7,716	.....	.....	.....	.....	.....	7,716	25
.....	.....	17,229	22,789	.....	.....	.....	.....	352,798	26
.....	.....	.....	.....	.....	.....	.....	.....	164,320	27
.....	.....	.....	2,751	.....	.....	.....	.....	2,751	28
.....	13,637	.....	.....	.....	.....	.....	E. 8,148	30,046	29
.....	.....	.....	5,383	.....	.....	.....	.....	5,383	30
138,101	40,831	151,036	1,073,291	.....	134,318	.....	78,870	5,141,099	

E.—Explosion; L.S.—Live Stock.

TABLE showing the net amounts received in Canada by

	Companies.	Accident.	Accident and Sickness combined	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	British and Foreign Companies.	$	$	$	$	$	$	$
1	Ætna Insurance			15,162				
2	Alliance Assurance	4,384		13,766	11,028		6,425	12,996
3	American and Foreign Marine							
4	American Central							
5	American Lloyds							
6	American Surety							25,757
7	Automobile							
8	British and Foreign							
9	British Crown			50,905				
10	British Traders			443	252			
11	Car and General							
12	Columbia			48,366				
13	Connecticut Fire							
14	Continental Casualty	35,320			3,751			
15	Continental Insurance							
16	Eagle, Star and British Dominions							
17	Employers' Liability	100,161		36,441	156,976	669	652,357	72,546
18	Equitable Fire and Marine							
19	Excess							
20	Fidelity and Casualty	83,116			29,981	27,898	6,968	
21	Fidelity-Phenix							
22	Fireman's Fund			12,805				
23	General Accident Fire and Life			10,888				
24	Glens Falls			24,688				
25	Globe and Rutgers							
26	Great American			10,317				
27	Hartford Fire			34,790				
28	Hartford Steam Boiler							
29	Home Insurance			61,105				
30	Insurance Co. of North America			35,104	2,370			
31	Insurance Co. of State of Pa							
32	International Fidelity							6,824
33	Law Union and Rock	14,297				1,234	49,932	
34	Lloyds Plate Glass							
35	London Guarantee and Accident	123,462		20,037	73,357		486,583	119,235
36	London and Lancashire Fire			19,181				
37	Loyal Protective		118,464					
38	Marine Insurance Co			69,520				
39	Maryland Assurance	93,000						
40	Maryland Casualty	−23,049			28,576	34,420	108,229	37,175
41	National-Ben Franklin			20,705				
42	National Fire of Hartford							
43	National Provincial Plate Glass							
44	National Surety							83,483
45	National Union							
46	New York Plate Glass							
47	Niagara Fire			5,003				
48	Northwestern National			10,259				
49	Norwich Union Fire	37,668		44,968	40,185		32,182	
50	Ocean Accident and Guarantee	159,783		54,203	95,142	2,030	215,087	23,247
51	Ocean Marine							
52	Phœnix Insurance			19,551				
53	Preferred Accident	2,301			1,854			
54	Providence Washington			19,523	2,603			
55	Queen of America			46,893	11,587			
56	Railway Passengers	55,704			53,153	294	130,840	14,892
57	Ridgely Protective		57,219					
58	Royal Exchange	8,766		36,770	39,568		31,629	
59	St. Paul Fire and Marine			55,527				
60	Scottish Metropolitan							
61	Scottish Union and National			9,096				
62	Security Mutual Casualty						16,204	
63	Springfield Fire and Marine							
64	Travelers Indemnity	24,232			77,542	25,006		
65	Travelers Insurance	170,471					146,640	
66	Union Assurance							
67	Union of Canton			9,118	1,874			
68	Union of Marine			879				
69	United Commercial Travelers	19,784						
70	United States Fidelity and Guaranty	13,859			34,841	23,022	57,832	228,514
71	Westchester							
72	Yorkshire	12,237			35,538		59,887	
	Totals	935,496	175,683	796,013	700,178	114,573	2,000,795	624,669

all Companies for Premiums other than Fire and Life—*Concluded.*

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
$	$	$	$	$	$	$	$	$	
.....	.....	.....	.....	.....	.....	1,587	.....	16,749	1
.....	.....	.....	3,446	.....	.....	.....	.....	52,043	2
.....	40,032	.....	.....	.....	.....	.....	.....	40,032	3
.....	.....	.....	.....	.....	.....	1,168	.....	1,168	4
.....	.....	.....	.....	6,680	.....	.....	.....	6,680	5
.....	.....	.....	.....	.....	.....	.....	.....	25,757	6
98,773	.....	.....	.....	.....	.....	.....	.....	98,773	7
.....	398	.....	.....	146	.....	.....	.....	544	8
7,614	.....	.....	.....	.....	.....	.....	.....	58,519	9
.....	.....	.....	.....	.....	.....	.....	.....	695	10
.....	.....	.....	.....	.....	.....	.....	.....	.....	11
.....	6,553	.....	.....	.....	.....	.....	.....	54,919	12
98,751	.....	.....	.....	.....	.....	.....	.....	98,751	13
.....	.....	.....	18,091	.....	.....	.....	.....	57,162	14
.....	.....	.....	.....	.....	.....	55	.....	55	15
.....	.....	.....	.....	.....	.....	.....	.....	.....	16
137,265	.....	.....	61,215	.....	.....	.....	.....	1,217,630	17
.....	.....	.....	.....	.....	.....	.....	.....	.....	18
196,272	.....	.....	.....	.....	.....	.....	.....	196,272	19
.....	.....	12,869	81,424	.....	40,726	.....	.....	282,982	20
.....	.....	.....	.....	.....	.....	2,150	.....	2,150	21
.....	5,911	.....	.....	.....	.....	.....	.....	18,716	22
.....	.....	.....	.....	.....	.....	.....	.....	10,888	23
98,771	.....	.....	.....	.....	.....	.....	.....	123,459	24
.....	.....	.....	.....	.....	.....	.....	E. 97,591	97,591	25
150,616	.....	.....	.....	13	.....	1,041	.....	161,987	26
498,521	55,972	.....	.....	13,111	.....	9,637	E. 7,270	619,301	27
.....	.....	.....	.....	.....	1,000	.....	.....	1,000	28
727,749	.....	.....	.....	5,492	.....	17,140	E. 10,123	821,609	29
.....	8,920	.....	.....	.....	.....	.....	E. 11,320	57,714	30
.....	.....	.....	.....	.....	.....	832	.....	832	31
.....	.....	.....	.....	.....	.....	.....	.....	6,824	32
.....	.....	8,809	5,339	.....	.....	.....	.....	79,611	33
.....	.....	74,507	.....	.....	.....	.....	.....	74,507	34
.....	.....	.....	30,118	.....	.....	.....	.....	852,792	35
.....	.....	.....	.....	.....	.....	.....	.....	19,181	36
.....	.....	.....	.....	.....	.....	.....	.....	118,464	37
.....	46,418	.....	.....	.....	.....	.....	.....	115,938	38
.....	.....	.....	91,835	.....	.....	.....	.....	184,835	39
.....	.....	7,817	— 23,121	26,287	24,103	.....	.....	220,437	40
.....	.....	.....	.....	.....	.....	.....	.....	20,705	41
.....	.....	.....	.....	.....	.....	1,265	.....	1,265	42
.....	.....	19,545	.....	.....	.....	.....	.....	19,545	43
.....	.....	.....	.....	.....	.....	.....	.....	83,483	44
.....	.....	.....	.....	.....	.....	717	.....	717	45
.....	.....	23,773	.....	.....	.....	.....	.....	23,773	46
.....	.....	.....	.....	.....	.....	189	E. 289	5,481	47
4	.....	.....	.....	.....	.....	492	.....	10,755	48
.....	.....	10,981	23,203	.....	.....	.....	.....	189,187	49
.....	.....	54,155	76,322	.....	.....	.....	.....	679,969	50
.....	5,466	.....	.....	.....	.....	.....	.....	5,466	51
.....	.....	.....	.....	.....	.....	.....	.....	19,551	52
.....	.....	.....	2,355	.....	.....	.....	.....	6,510	53
.....	.....	.....	.....	.....	.....	.....	.....	22,126	54
.....	13	.....	.....	.....	.....	.....	.....	58,493	55
.....	.....	18,581	24,800	.....	.....	.....	.....	298,264	56
.....	.....	.....	.....	.....	.....	.....	.....	57,219	57
.....	.....	.....	7,173	.....	.....	.....	.....	123,906	58
.....	29,581	.....	.....	.....	.....	10,375	.....	95,483	59
.....	.....	.....	.....	.....	.....	.....	.....	.....	60
.....	.....	.....	.....	1,196	.....	627	.....	10,919	61
.....	.....	.....	.....	.....	.....	.....	.....	16,204	62
.....	.....	.....	.....	724	.....	3,631	.....	4,355	63
.....	.....	5,059	75,806	.....	34,936	.....	.....	242,631	64
.....	.....	.....	.....	.....	.....	.....	.....	317,111	65
.....	6,820	.....	.....	.....	.....	.....	.....	6,820	66
.....	1,882	.....	.....	.....	.....	.....	.....	12,874	67
.....	.....	.....	.....	.....	.....	.....	.....	879	68
.....	.....	.....	.....	.....	.....	.....	.....	19,784	69
.....	.....	6,929	7,662	.....	.....	.....	.....	372,659	70
98,751	.....	.....	.....	.....	.....	.....	.....	98,751	71
.....	.....	7,602	8,296	.....	.....	.....	L.S. 32,023	155,583	72
2,113,087	207,966	250,627	493,964	53,649	100,815	50,906	158,616	8,777,037	

TABLE showing the net amounts paid in Canada by all

No.	Companies.	Accident.	Accident and Sickness combined	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	Canadian Companies.	$	$	$	$	$	$	$
1	Acadia							
2	Alliance Nationale							
3	Ancient Order of Foresters							
4	Artisans							
5	Boiler Inspection							
6	British America			4,500	471			
7	Canada Accident	24,435		6,192	20,762	804	118,971	147
8	*Canadian Surety				119	1,653		11,616
9	Casualty Co. of Canada							
10	Catholic Mutual Benefit							
11	Chartered Trust and Executor							
12	Dominion Fire							
13	Dominion Gresham	15,992			10,543	17,472	5,275	2,587
14	Dominion of Can. Guar. and Acct	65,563		14,196	14,252	2,231		4,252
15	*General Accident of Canada	12,572	40,911		33,849		52,428	None.
16	*General Animals							
17	Globe Indemnity	87,742			27,591	252	89,339	5,242
18	*Guarantee Co. of North America							5,356
19	Guardian Ins. Co. of Canada	6,927			39,098	3,199	26,452	1,421
20	Imperial Guarantee and Acct	70,327		13,120	10,748		None.	9,800
21	*Independent Order of Foresters							
22	*London and Lancashire Gtee & Acct	17,936			13,913		10,012	9,530
23	Merchants Casualty		213,498					
24	Merchants' and Employers'	489	27,592		3,587		37,853	
25	Mount Royal							
26	North American Accident	16,944		3,467	11,607	None.	136,461	
27	Protective Assoc. of Canada		114,194					
28	Royal Guardians							
29	Western Assurance			2,561				
30	Woodmen of the World							
	Totals	318,927	396,195	44,036	186,540	25,611	476,791	49,951

*This Company also transacts business outside of Canada.

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Companies for losses other than Fire and Life.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
$	$	$	$	$	$	$	$	$	
9,117								9,117	1
			137,706					137,706	2
			49,154					49,154	3
			156,711					156,711	4
					6,051			6,051	5
19,077	452							24,500	6
		35,295	18,502					225,108	7
		3,149						16,537	8
		4,648						4,648	9
			6,839					6,839	10
									11
10,713								10,713	12
			10,379					62,248	13
		39,177	78,051					217,722	14
			19,545		843			160,148	15
							L.S. 30,077	30,077	16
			102,625					312,791	17
								5,356	18
		8,239	6,608					91,944	19
		2,972	64,503					171,470	20
			185,787					185,787	21
		12,592	47,522					111,505	22
								213,498	23
		14,652	322					84,495	24
		3,915						3,915	25
		12,482	17,417					198,378	26
								114,194	27
			1,848					1,848	28
								2,561	29
	12,288		5,063					17,351	30
38,907	12,740	137,121	908,582		6,894		30,077	2,632,372	

TABLE showing the net amounts paid in Canada by all

No	Companies.	Accident.	Accident and Sickness combined.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	British and Foreign Companies.	$	$	$	$	$	$	$
1	Ætna Insurance			6,661				
2	Alliance Assurance	232		2,982	4,651		1,270	None.
3	American and Foreign Marine							
4	American Central							
5	American Lloyds							
6	American Surety							1,292
7	Automobile							
8	British and Foreign							
9	British Crown			16,331				
10	British Traders				None.			
11	Car and General							
12	Columbia			15,059				
13	Connecticut Fire							
14	Continental Casualty	13,858			2,069			
15	Continental Insurance							
16	Eagle, Star and British Dominions							
17	Employers' Liability	36,325		14,085	51,014	None.	362,668	36,532
18	Equitable Fire and Marine							
19	Excess							
20	Fidelity and Casualty	18,960			11,798	8,107	1,759	
21	Fidelity-Phenix							
22	Fireman's Fund			4,503				
23	General Accident Fire and Life			2,289				
24	Glens Falls			7,950				
25	Globe and Rutgers							
26	Great American			1,731				
27	Hartford Fire			6,165				
28	Hartford Steam Boiler							
29	Home Insurance			22,373				
30	Insurance Co. of North America			12,879	1,191			
31	Insurance Co. of State of Pa							
32	International Fidelity							1,184
33	Law Union and Rock	6,459				3,220	27,561	
34	Lloyds Plate Glass							
35	London Guarantee and Accident	54,275		11,733	13,153		298,050	13,376
36	London and Lancashire Fire			8,935				
37	Loyal Protective		92,253					
38	Marine Insurance Co			23,399				
39	Maryland Assurance	11,012						
40	Maryland Casualty	13,231			4,434	5,278	56,465	5,040
41	National-Ben Franklin			25,077				
42	National Fire of Hartford							
43	National Provincial Plate Glass							
44	National Surety							10,621
45	National Union							
46	New York Plate Glass							
47	Niagara Fire			876				
48	Northwestern National			3,546				
49	Norwich Union Fire	10,152		18,706	11,755		11,964	
50	Ocean Accident and Guarantee	54,627		17,354	36,343	1,776	103,499	13,904
51	Ocean Marine							
52	Phœnix Insurance			10,724				
53	Preferred Accident	1,283			255			
54	Providence Washington			8,881	1,814			
55	Queen of America			20,244	7,985			
56	Railway Passengers	22,888			13,876	131	44,906	31,167
57	Ridgely Protective		49,035					
58	Royal Exchange	2,669		21,374	9,384		4,905	
59	St. Paul Fire and Marine			41,314				
60	Scottish Metropolitan							
61	Scottish Union and National			12,789				
62	Security Mutual Casualty						5,342	
63	Springfield Fire and Marine							
64	Travelers Indemnity	16,750			21,842	366		
65	Travelers Insurance	69,405					89,738	
66	Union Assurance							
67	Union of Canton			1,190	2,683			
68	Union Marine			None.				
69	United Commercial Travelers	11,757						
70	United States Fidelity and Guaranty	2,387			8,972	14,462	25,775	96,090
71	Westchester							
72	Yorkshire	2,768			8,678		34,911	
	Totals	349,039	141,288	339,150	211,897	33,340	1,068,813	209,206

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Companies for losses other than Fire and Life—*Concluded.*

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
$	$	$	$	$	$	$	$	$	
.....	.....	.....	.....	.....	.....	50	.....	6,711	1
.....	.....	.....	939	.....	.....	.....	.....	10,074	2
.....	10,613	.....	.....	.....	.....	.....	.....	10,613	3
.....	.....	.....	.....	.....	.....	12	.....	12	4
.....	.....	.....	.....	16,998	.....	.....	.....	16,998	5
.....	.....	.....	.....	.....	.....	.....	.....	1,292	6
29,636	.....	.....	.....	.....	.....	.....	.....	29,636	7
.....	843	.....	.....	55	.....	.....	.....	898	8
818	.....	.....	.....	.....	.....	.....	.....	17,149	9
.....	.....	.....	.....	.....	.....	.....	.....	.....	10
.....	.....	.....	.....	.....	.....	.....	.....	.....	11
.....	2,199	.....	.....	.....	.....	.....	.....	17,258	12
31,842	.....	.....	.....	.....	.....	.....	.....	31,842	13
.....	.....	.....	12,277	.....	.....	.....	.....	28,204	14
.....	.....	.....	.....	.....	.....	None.	.....	None.	15
.....	.....	.....	.....	.....	.....	.....	.....	.....	16
37,061	.....	.....	42,651	.....	.....	.....	.....	580,336	17
.....	.....	.....	.....	.....	.....	.....	.....	.....	18
58,483	.....	.....	.....	.....	.....	.....	.....	58,483	19
.....	.....	4,477	60,488	.....	19,360	.....	.....	124,949	20
.....	.....	.....	.....	.....	.....	None.	.....	None.	21
.....	2,877	.....	.....	.....	.....	.....	.....	7,380	22
.....	.....	.....	.....	.....	.....	.....	.....	2,289	23
31,589	.....	.....	.....	.....	.....	.....	.....	39,539	24
.....	.....	.....	.....	.....	.....	.....	E. 5,353	5,333	25
75,281	.....	.....	.....	95	.....	None.	.....	77,107	26
153,453	50,396	.....	.....	10,695	.....	67,040	E. None.	287,749	27
.....	.....	.....	.....	.....	None.	.....	.....	None.	28
209,196	.....	.....	.....	5,595	.....	16,159	E. None.	253,323	29
.....	3,554	.....	.....	.....	.....	.....	E. None.	17,624	30
.....	.....	.....	.....	.....	.....	None.	.....	None.	31
.....	.....	.....	.....	.....	.....	.....	.....	1,184	32
.....	.....	2,937	6,010	.....	.....	.....	.....	46,187	33
.....	.....	52,049	.....	.....	.....	.....	.....	52,049	34
.....	.....	.....	17,499	.....	.....	.....	.....	408,086	35
.....	.....	.....	.....	.....	.....	.....	.....	8,935	36
.....	.....	.....	.....	.....	.....	.....	.....	92,253	37
.....	87	.....	.....	.....	.....	.....	.....	23,486	38
.....	.....	.....	48,704	.....	.....	.....	.....	59,716	39
.....	.....	3,861	15,554	22,535	1,254	.....	.....	127,652	40
.....	.....	.....	.....	.....	.....	.....	.....	25,077	41
.....	.....	.....	.....	.....	.....	20,665	.....	20,665	42
.....	.....	10,256	.....	.....	.....	.....	.....	10,256	43
.....	.....	.....	.....	.....	.....	.....	.....	10,621	44
.....	.....	.....	.....	.....	.....	None.	.....	None.	45
.....	.....	10,852	.....	.....	.....	.....	.....	10,852	46
.....	.....	.....	.....	.....	.....	None.	E. None.	876	47
None.	.....	.....	.....	.....	.....	None.	.....	3,546	48
.....	.....	7,580	17,817	.....	.....	.....	.....	77,974	49
.....	.....	25,258	38,486	.....	.....	.....	.....	291,247	50
.....	1,266	.....	.....	.....	.....	.....	.....	1,266	51
.....	.....	.....	.....	.....	.....	.....	.....	10,724	52
.....	.....	.....	427	.....	.....	.....	.....	1,965	53
.....	.....	.....	.....	.....	.....	.....	.....	10,695	54
.....	None.	.....	.....	.....	.....	.....	.....	28,229	55
.....	.....	14,122	12,160	.....	.....	.....	.....	139,250	56
.....	.....	.....	.....	.....	.....	.....	.....	49,035	57
.....	.....	.....	6,281	.....	.....	.....	.....	44,613	58
.....	29,649	.....	.....	.....	.....	3,822	.....	74,785	59
.....	.....	.....	.....	.....	.....	.....	.....	.....	60
.....	.....	.....	.....	261	.....	14,439	.....	27,489	61
.....	.....	.....	.....	.....	.....	.....	.....	5,342	62
.....	.....	.....	.....	304	.....	21,516	.....	21,820	63
.....	.....	3,642	44,532	.....	1,035	.....	.....	88,167	64
.....	.....	.....	.....	.....	.....	.....	.....	159,144	65
.....	970	.....	.....	.....	.....	.....	.....	970	66
.....	62	.....	.....	.....	.....	.....	.....	3,935	67
.....	.....	.....	.....	.....	.....	.....	.....	.....	68
.....	.....	.....	.....	.....	.....	.....	.....	11,757	69
.....	.....	6,012	5,156	.....	.....	.....	.....	158,854	70
31,808	.....	.....	.....	.....	.....	.....	.....	31,808	71
.....	.....	5,641	5,415	.....	.....	.....	L.S. 16,198	73,611	72
659,167	102,516	146,687	334,396	56,538	21,649	143,703	21,551	3,838,940	

ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR 1918.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	$		$		$	$	$	$	$
Alliance Assurance	4,384	.....	967,091	.....	836,492	157	232	55	None.
Canada Accident	49,218	.....	18,124,182	.....	11,355,809	29,070	24,435	15,452	None.
Continental Casualty	35,320	.....	.....	.....	.....	15,447	13,858	1,993	None.
Dominion Gresham	27,317	4,440	10,839,769	3,675	5,827,582	12,664	15,992	4,427	None.
Dominion of Canada Guarantee and Accident	219,414	.....	42,550,557	.....	32,751,442	62,642	65,563	24,616	None.
Employers' Liability	100,161	.....	29,702,787	.....	24,681,725	41,286	36,325	14,725	None.
Fidelity and Casualty	83,116	4,788	33,656,500	3,862	27,943,800	16,826	18,960	5,929	None.
General Accident of Canada	49,806	4,562	12,811,671	3,162	8,204,675	15,763	12,572	7,000	None.
Globe Indemnity	219,769	41,264	59,265,470	35,623	50,000,836	87,242	87,742	32,000	None.
Guardian Insurance Company of Canada	21,988	.....	5,440,920	.....	4,478,587	6,831	6,927	1,970	None.
Imperial Guarantee and Accident	135,663	13,624	22,668,295	8,462	17,761,735	68,087	70,327	25,273	6,000
Law Union and Rock	14,297	1,531	3,965,557	1,731	4,206,643	7,405	6,459	5,381	None.
London Guarantee and Accident	123,462	8,489	20,787,500	7,214	17,346,500	48,595	54,275	20,150	None.
London and Lancashire Guarantee and Accident	83,705	7,577	18,265,918	6,446	14,899,068	18,525	17,936	8,272	None.
Maryland Assurance	93,000	6,482	30,690,483	2,295	12,446,681	26,037	11,012	15,025	None.
Maryland Casualty	−23,049	1,241	4,537,025	None.	None.	551	13,231	520	None.
Merchants' and Employers'	1,941	253	934,132	177	479,157	489	489	None.	None.
North American Accident	48,421	4,466	11,269,064	2,976	7,074,883	13,279	16,944	1,727	None.
Norwich Union Fire	37,668	.....	13,403,300	.....	7,773,534	10,337	10,152	2,500	None.
Ocean Accident and Guarantee	159,783	.....	33,153,349	.....	24,089,766	63,634	54,627	23,500	1,500
Preferred Accident	2,301	153	944,500	139	862,500	1,283	1,283	None.	None.
Railway Passengers	55,704	4,445	11,692,954	3,354	8,526,954	17,673	22,888	5,220	100
Royal Exchange	8,766	820	2,763,250	685	2,215,250	2,183	2,669	699	None.
Travelers Indemnity	24,232	2,701	9,623,078	1,712	6,880,903	6,287	16,750	1,202	None.
Travelers Insurance	170,471	9,382	58,999,414	7,240	37,549,730	78,833	69,406	19,451	None.
United Commercial Travelers	19,784	337	1,685,000	1,722	8,610,000	4,484	11,757	781	None.
United States Fidelity and Guaranty	13,859	.....	5,212,175	.....	4,567,175	2,862	2,387	1,150	None.
Yorkshire	12,237	660	2,467,200	456	1,824,700	4,168	2,768	1,500	None.
Totals	1,792,738	.....	.....	.....	.....	662,640	667,966	240,518	7,600

ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1918.

General Accident of Canada	66,218	6,608	2,696,725	596	336,200	46,682	40,911	9,500	None.
Loyal Protective	118,464	1,980	.....	6,775	.....	101,253	92,253	27,000	None.
Merchants Casualty	460,566	23,446	8,581,236	35,000	12,810,000	244,998	213,498	75,000	1,500
Merchants' and Employers'	48,875	2,464	891,350	2,120	869,250	30,824	27,592	8,687	545
Protective Association	164,320	12,943	6,618,800	12,943	6,618,800	127,642	114,194	26,989	None.
Ridgely Protective	57,219	3,399	.....	3,399	.....	58,446	49,035	21,000	None.
Totals	915,662	50,840	.....	60,833	.....	609,845	537,483	168,176	2,045

ABSTRACT OF AUTOMOBILE (INCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1918.

Ætna Insurance	15,162	.....	1,102,408	.....	823,597	5,161	6,661	165	None.
Alliance Assurance	13,766	.....	600,447	.....	462,422	4,290	2,982	2,139	None.
British America	15,744	.....	1,951,126	.....	1,442,514	5,586	4,500	1,086	None.
British Crown	50,905	.....	8,990,693	.....	2,731,984	20,405	16,331	4,074	None.
British Traders	443	36	43,370	36	43,370	None.	None.	None.	None.
Canada Accident	15,015	.....	1,271,948	.....	854,950	6,077	6,192	205	None.
Columbia Insurance	48,366	.....	2,775,146	.....	2,321,856	13,480	15,059	4,924	None.
Dominion of Canada Guarantee and Accident	34,933	.....	3,345,778	.....	1,685,394	13,591	14,196	342	None.
Employers' Liability	36,441	.....	1,509,835	.....	648,309	16,358	14,085	2,272	None.
Fireman's Fund	12,805	.....	1,039,574	.....	466,260	5,222	4,503	945	None.
General Accident Fire and Life	10,888	.....	1,309,112	.....	1,051,988	2,363	2,289	74	None.
Glens Falls	24,688	.....	1,656,862	.....	1,185,388	10,564	7,950	4,550	2,500
Great American	10,317	.....	611,401	.....	280,067	3,077	1,731	1,346	None.
Hartford Fire	34,790	.....	4,547,132	.....	2,342,602	4,636	6,165	119	None.
Home Insurance Co	61,105	4,841	5,328,773	2,235	2,328,984	25,365	22,373	4,725	None.
Imperial Guarantee and Accident	21,478	1,761	1,383,016	1,334	890,850	15,413	13,120	2,975	None.
Insurance Co. of North America	35,104	.....	1,729,312	.....	962,557	12,949	12,879	452	None.
London Guarantee and Accident	20,037	2,495	2,803,784	1,997	1,569,084	12,675	11,733	1,588	None.
London and Lancashire Fire	19,181	1,536	1,791,152	1,216	1,316,322	11,570	8,935	1,920	715
Marine Insurance Co	69,520	.....	4,839,363	.....	4,026,908	20,363	23,399	5,364	None.
National-Ben Franklin	20,705	.....	926,420	.....	658,150	16,470	25,077	7,100	None.
Niagara Fire	5,003	.....	308,796	.....	198,128	1,053	876	177	None.
North American Accident	11,420	497	559,335	494	523,135	5,120	3,467	1,653	None.
Northwestern National	10,259	.....	593,150	.....	504,560	5,123	3,546	1,576	None.
Norwich Union	44,968	.....	3,726,793	.....	2,375,168	23,811	18,706	6,359	None.
Ocean Accident and Guarantee	54,203	.....	.....	.....	.....	18,224	17,354	1,600	None.
Phœnix Insurance	19,551	.....	325,230	.....	269,562	13,415	10,724	2,691	None.
Providence Washington	19,523	.....	1,631,827	.....	640,189	8,471	8,881	425	None.
Queen of America	46,893	.....	2,537,845	.....	2,021,437	19,339	20,244	1,625	None.
Royal Exchange	36,770	2,782	2,436,804	1,989	1,874,323	20,303	21,374	−331	None.
St. Paul Fire and Marine	55,527	.....	2,542,769	.....	2,542,769	32,762	41,314	5,961	None.
Scottish Union and National	9,096	1,062	1,015,014	697	678,389	12,652	12,789	None.	None.
Union of Canton	9,118	.....	603,689	.....	533,947	1,253	1,190	64	None.
Union Marine	879	.....	51,800	.....	48,700	None.	None.	None.	None.
Western	8,261	.....	1,318,649	.....	1,046,502	3,616	2,561	1,814	None.
Totals	902,864	.....	.....	.....	.....	390,757	383,186	69,979	3,215

ABSTRACT OF AUTOMOBILE (EXCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR, 1918.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	$		$		$	$	$	$	$
Alliance Assurance	11,028		2,539,000		1,754,000	5,496	4,651	1,220	None.
British America	7,769					5,521	471	5,050	None.
British Traders	252	10	35,750	10	35,750	None.	None.	None.	None
Canada Accident	33,031		6,569,000		4,778,000	13,206	20,762	3,759	None.
Canadian Surety	1,819	161	1,162,095	133	497,108	251	119	131	None.
Continental Casualty	3,751					712	2,069	493	None.
Dominion Gresham	29,370	816		472		14,592	10,543	4,560	None.
Dom. of Canada Guarantee and Accident	62,134					16,575	14,252	3,808	None.
Employers' Liability	156,976		28,660,000		21,780,000	56,258	51,014	15,030	13,970
Fidelity and Casualty	29,981	727	7,023,000	432	4,128,000	13,591	11,798	2,997	1,500
General Accident Co. of Canada	116,908	5,143	27,015,590	3,679	18,023,690	50,836	33,849	20,800	1,200
Globe Indemnity	83,343	6,428	7,296,873	4,208	4,487,003	30,591	27,591	10,500	None.
Guardian Insurance Co. of Canada	75,025					51,566	39,098	15,615	3,000
Imperial Guarantee and Accident	32,336	538	4,677,000	507	4,522,000	14,166	10,748	5,750	None.
Insurance Co. of North America	2,370		142,200		90,400	1,141	1,191	None.	None.
London Guarantee and Accident	73,357	1,779	17,790,000	949	9,315,000	20,395	13,153	10,815	None.
London and Lancashire Guarantee and Accident	47,884	1,586		985		11,780	13,913	3,682	None.
Maryland Casualty	28,576	593	2,857,000	446	2,204,000	10,418	4,434	6,485	None.
Merchants' and Employers'	23,425	478	4,780,000	263	2,630,000	6,459	3,587	966	2,775
North American Accident	36,928	997	6,712,300	460	4,291,800	10,822	11,607	6,247	None
Norwich Union Fire	40,185		10,847,250		7,814,750	19,045	11,755	7,400	3,600
Ocean Accident and Guarantee	95,142		27,205,149		20,367,627	30,593	36,343	10,200	None.
Preferred Accident	1,854	57	285,000	38	190,000	255	255	None.	None.
Providence Washington	2,603		127,400		77,400	1,859	1,814	650	None.
Queen of America	11,587		223,000		310,000	7,860	7,985	900	None.
Railway Passengers	53,153	1,266	12,660,000	1,243	12,430,000	15,986	13,876	4,695	None.
Royal Exchange	39,568	602	5,402,000	483	4,703,000	11,741	9,384	3,313	None.
Travelers Indemnity of Hartford	77,542	2,025	15,187,500	1,152	8,640,000	52,333	21,842	63,051	None.
Union of Canton	1,874		184,564		128,487	2,683	2,683	None.	None.
United States Fidelity and Guaranty	34,841		1,925,000		1,287,500	11,352	8,972	4,455	1,425
Yorkshire	35,538	930	930,000	554	554,000	12,725	8,678	5,000	None.
Totals	1,250,150					500,808	398,437	217,572	27,470

ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR, 1918.

Canada Accident	3,871	.....	625,245	.....	435,462	2,154	804	1,350	None.
Canadian Surety	2,876	319	564,160	294	370,977	2,075	1,653	422	None.
Dominion Gresham	43,400	4,072	5,349,249	3,721	4,609,814	21,437	17,472	6,634	None.
Dom. of Canada Guarantee and Accident	4,537	.....	741,675	.....	662,808	3,006	2,231	1,500	None.
Employers' Liability	669	.....	86,000	.....	74,000	None.	None.	None.	None.
Fidelity and Casualty	27,898	1,835	4,008,725	1,566	3,372,650	5,934	8,107	2,135	None.
Globe Indemnity	2,489	331	603,176	265	577,241	71	252	None.	None.
Guardian Insurance Co. of Canada	8,158	.....	1,374,616	.....	1,059,174	5,661	3,199	3,193	None.
Law Union and Rock	1,234	165	249,283	126	146,883	1,476	3,220	1,125	None.
Maryland Casualty	34,420	1,090	19,333,850	1,054	25,672,150	7,075	5,278	2,447	None.
North American Accident	91	10	13,500	10	13,500	None.	None.	None.	None.
Ocean Accident and Guarantee	2,030	.....	327,599	.....	365,949	1,926	1,776	150	None.
Railway Passengers	294	44	60,300	44	60,300	431	131	300	None.
Travelers Indemnity of Hartford	25,006	962	.....	829	.....	305	366	81	None.
United States Fidelity and Guarantee	23,022	.....	42,380,287	.....	38,792,726	18,462	14,462	4,800	None.
Totals	179,995	.....	.....	.....	.....	70,763	58,951	24,137	None.

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR, 1918.

Alliance Assurance	6,425	.....	675,000	.....	640,000	2,065	1,270	795	None.
Canada Accident	201,915	.....	3,860,390	.....	2,727,890	139,918	118,971	82,835	None.
Dominion Gresham	21,552	244	.....	182	.....	5,144	5,275	1,313	None.
Employers' Liability	652,357	.....	15,144,000	.....	13,819,266	347,573	362,668	81,255	86,650
Fidelity and Casualty	6,968	206	2,637,000	200	2,522,000	284	1,759	125	None.
General Accident of Canada	96,904	777	7,044,900	563	5,994,350	37,002	52,428	20,000	12,000
Globe Indemnity	176,270	632	5,271,000	364	2,546,000	108,009	89,339	53,437	None.
Guardian Insurance Co. of Canada	64,331	.....	.....	.....	.....	37,203	26,452	21,417	1,700
Imperial Guarantee and Accident	2,349	31	305,000	39	342,000	None.	None.	None.	None.
Law, Union and Rock	49,932	.....	.....	.....	.....	48,087	27,561	35,591	625
London Guarantee and Accident	486,583	648	6,480,000	588	5,710,000	338,595	298,050	199,559	None.
London and Lancashire Guarantee and Accident	17,996	453	.....	541	.....	10,904	10,012	6,411	None.
Maryland Casualty	108,229	531	4,605,781	322	3,725,790	76,504	56,465	44,039	None.
Merchants' and Employers'	84,797	791	7,910,000	672	6,760,000	59,730	37,853	12,728	15,299
North American Accident	215,920	449	4,715,000	478	4,955,000	148,620	136,461	86,515	2,000
Norwich Union Fire	32,182	.....	2,387,500	.....	1,773,334	18,562	11 964	10,125	1,875
Ocean Accident and Guarantee	215,087	.....	8,341,999	.....	7,509,499	81,809	103,499	76,903	None.
Railway Passengers	130,840	829	.....	462	.....	71,706	44,906	45,695	100
Royal Exchange	31,629	108	1,080,000	100	990,000	11,438	4 905	8,780	None.
Security Mutual Casualty	16,204	.....	.....	.....	.....	5,818	5,342	2,859	None.
Travelers Insurance of Hartford	146,640	.....	.....	.....	.....	88,069	89,738	66,328	None.
United States Fidelity and Guaranty	57,832	.....	3,668,200	.....	3,334,815	30,625	25,775	15,900	4,050
Yorkshire	59,887	197	1,970,000	186	1,480,000	29,911	34,911	25,000	None.
Totals	2,882,829	.....	.....	.....	.....	1,697,576	1,745,604	897,610	124,299

ABSTRACT OF EXPLOSION INSURANCE IN CANADA, FOR THE YEAR, 1918.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Globe and Rutgers	97,591	.....	26,060,095	.....	11,198,054	5,498	5,353	145	None.
Hartford Fire	7,270	.....	3,042,827	.....	1,184,881	None.	None.	None.	None.
Home Insurance	10,123	66	2,812,537	37	1,462,523	None.	None.	None.	None.
Insurance Co. of North America	11,320	.....	4,031,000	.....	2,800,425	None.	None.	None.	None.
Niagara	289	.....	125,000	.....	125,000	None.	None.	None.	None.
Western	8,148	.....	3,697,806	.....	383,291	None.	None.	None.	None.
Totals	134,741	.....	39,769,265	.....	17,154,174	5,498	5,353	145	None.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA, FOR THE YEAR, 1918.

Alliance Assurance	12,996	.....	4,856,436	.....	4,184,171	6,500	None.	6,500	None.
American Surety Co	25,757	1,968	6,724,135	2,877	3,732,251	−606	1,292	1,038	30,001
Canada Accident	2,819	.....	892,006	.....	630,023	−853	147	2,000	None.
Canadian Surety	71,527	6,596	19,254,951	5,454	13,329,457	5,529	11,616	13,438	None.
Dominion Gresham	5,024	306	1,987,262	158	1,328,344	3,822	2,587	2,499	None.
Dominion of Canada Guarantee and Accident	42,424	.....	14,205,821	.....	10,800,216	7,412	4,252	7,507	None.
Employers' Liability	72,546	.....	19,852,984	.....	6,675,879	32,736	36,532	46,290	2,000
General Accident of Canada	3,723	154	1,255,328	51	632,828	None.	None.	None.	None.
Globe Indemnity	19,362	365	3,793,402	245	2,742,802	4,185	5,242	8,000	None.
Guarantee Co. of North America	99,380	.....	55,904,724	.....	38,045,564	12,352	5,356	8,209	10,000
Guardian Insurance Co	13,086	.....	4,648,231	.....	3,017,227	2,143	1,421	4,845	None.
Imperial Guarantee and Accident	39,773	1,046	11,772,935	1,044	10,824,556	8,400	9,800	1,500	3,000
International Fidelity	6,824	1,425	725,500	1,321	671,500	2,621	1,184	1,437	None.
London Guarantee and Accident	119,235	6,491	39,549,302	5,368	32,372,239	9,566	13,376	16,065	25,000
London and Lancashire Guarantee and Accident	26,034	1,335	9,675,090	1,082	8,121,297	3,113	9,530	1,465	None.
Maryland Casualty	37,175	374	3,674,500	230	3,086,017	4,507	5,040	9,666	None.
National Surety Co	83,483	961	16,535,247	894	14,368,002	1,326	10,621	10,951	None.
Ocean Accident and Guarantee	23,247	.....	8,077,292	.....	5,798,592	11,379	13,904	1,000	None.
Railway Passengers	14,892	462	5,485,881	439	5,507,981	24,217	31,167	3,150	3,000
United States Fidelity and Guaranty	228,514	.....	46,118,598	.....	37,897,166	63,705	96,090	62,615	None.
Totals	947,821	.....	274,989,625	.....	203,766,112	202,054	259,157	208,175	73,001

GUARANTEE COMPANY OF NORTH AMERICA.

In Canada	99,380	.....	55,904,724	.....	38,045,564	12,352	5,356	8,209	10,000
In other countries	233,807	.....	143,492,934	.....	92,235,962	66,529	52,225	23,158	4,500
Totals	333,187	.....	199,397,658	.....	130,281,526	78,881	57,581	31,367	14,500

ABSTRACT OF HAIL INSURANCE IN CANADA, FOR THE YEAR, 1918.

Acadia Fire	−4,133	.....	1,350,811	None.	None.	9,117	9,117	None.	None.
Automobile	98,773	.....	1,480,180	None.	None.	29,636	29,636	None.	None.
British America	94,038	.....	1,307,750	None.	None.	19,077	19,077	None.	None.
British Crown	7,614	.....	.....	None.	None.	— 108	818	None.	None.
Connecticut Fire	98,751	.....	5,459,970	None.	None.	31,850	31,842	8	None.
Dominion Fire	48,196	.....	1,045,492	None.	None.	10,713	10,713	None.	None.
Employers' Liability	137,265	.....	4,466,757	None.	None.	37,061	37,061	None.	None.
Excess	196,272	2,328	2,983,145	None.	None.	56,603	58,483	None.	None.
Glens Falls	98,771	.....	1,622,081	None.	None.	31,589	31,589	None.	None.
Great American	150,616	.....	2,263,488	None.	None.	77,671	75,281	2,786	None.
Hartford Fire	498,521	.....	7,765,631	None.	None.	153,453	153,453	None.	None.
Home Insurance Co	727,749	7,607	10,451,872	None.	None.	208,486	209,196	522	5,000
Northwestern National	4	None.	None.	None.	None.	None.	None.	None.	None.
Westchester	98,751	.....	3,957,360	None.	None.	31,808	31,808	None.	None.
Totals	2,251,188	.....	.....	None.	None.	696,956	698,074	3,316	5,000

ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1918.

American and Foreign Marine	40,032	.....	270,127,879	.....	76,558	9,280	10,613	None.	None.
British America	27,194	.....	32,134,695	.....	5,205,670	452	452	None.	None.
British and Foreign Marine	398	237	264,774	3	5,813	843	843	None.	None.
Columbia	6,553	.....	746,936	.....	41,050	1,449	2,199	None.	None.
Fireman's Fund	5,911	.....	1,252,784	.....	246,833	5,434	2,877	2,556	None.
Hartford Fire	55,972	.....	110,325	.....	12,850	52,649	50,396	2,252	None.
Insurance Company of North America	8,920	.....	834,526	.....	91,576	3,782	3,554	229	None.
Marine Insurance Company	46,418	541	115,574,642	None.	None.	87	87	None.	None.
Ocean Marine	5,466	.....	50,033,282	None.	None.	1,266	1,266	None.	None.
Queen of America	13	.....	112,600	None.	None.	None.	None.	None.	None.
St. Paul Fire and Marine	29,581	.....	80,142,731	.....	2,040,230	30,416	29,649	1,577	None.
Union Assurance Society	6,820	.....	22,221,260	.....	75,000	None.	970	None.	None.
Union of Canton	1,882	.....	1,883,846	.....	48,125	62	62	None.	None.
Western	13,637	.....	8,213,529	.....	1,533,740	12,288	12,288	None.	None.
Totals	248,797	.....	583,653,809	.....	9,377,445	118,008	115,256	6,614	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1918.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in Force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
General Animals	70,722	2,720	1,789,729	1,756	793,100	30,861	30,077	2,460	1,500
Yorkshire	32,023	702	720,290	422	293,494	18,881	16,198	3,283	None.
Totals	102,745	3,422	2,510,019	2,178	1,086,594	49,742	46,275	5,743	1,500

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

In Canada	70,722	2,720	1,789,729	1,756	793,100	30,861	30,077	2,460	1,500
In other Countries	247	18	14,310	7	1,000	None.	None.	None.	None.
Totals	70,969	2,738	1,804,039	1,763	794,100	30,861	30,077	2,460	1,500

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1918.

Canada Accident	20,612					9,479	35,295	2,089	None.
Canadian Surety	9,242	392		370		3,079	3,149	None.	None.
Casualty Company of Canada	5,308					2,854	4,648	657	None.
Dominion of Canada Guarantee and Accident	32,071					21,010	39,177	3,512	None.
Fidelity and Casualty	12,869	731	725,006	650	796,360	5,869	4,477	1,703	None.
Guardian Insurance Company	13,617					6,321	8,239	552	None.
Imperial Guarantee and Accident	6,182	342		379		3,084	2,972	406	None.
Imperial Underwriters	None.	None.	None.	None.	None.	None.	None.	189	None.
Law, Union and Rock	8,809	430		374		2,937	2,937	None.	None.
Lloyds Plate Glass	74,507					34,764	52,049	4,000	None.
London and Lancashire Guarantee and Accident	20,666	1,360		1,439		9,322	12,592	1,430	None.
Maryland Casualty	7,817	379		462		3,977	3,861	1,116	None.
Merchants' and Employers' Guarantee and Accident	18,393	1,442		968		14,527	14,652	1,215	None.
Mount Royal	7,716					3,915	3,915	None.	None.
National Provincial Plate Glass	19,545					9,892	10,256	1,031	None.

New York Plate Glass	23,773					13,832	10,852	3,303	None.
North American Accident	17,229	809		1,549		12,181	12,482	2,524	None.
Norwich Union Fire	10,981					5,940	7,580	1,653	None.
Ocean Accident and Guarantee	54,155					24,663	25,258	510	None.
Railway Passengers	18,581	837		1,220		15,170	14,122	3,033	125
Travelers Indemnity of Hartford	5,059	383		345		4,009	3,642	464	None.
United States Fidelity and Guaranty	6,929					5,112	6,012	800	None.
Yorkshire	7,602	456		384		710	5,641	600	None.
Totals	401,663					212,647	283,808	30,787	125

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1918.

Alliance Assurance	3,446					2,310	939	1,372	None.
Alliance Nationale	114,720	1, 302		21,281		147,706	137,706	35,000	None.
Ancient Order of Foresters	41,326					49,154	49,154	None.	None.
Artisans	171,444	1,854		35,951		156,711	156,711	25,000	None.
Canada Accident	27,238					25,257	18,502	10,625	None.
Catholic Mutual Benefit	6,602	34		1,752		8,870	6,839	2,900	None.
Continental Casualty	18,091					14,634	12,277	2,492	None.
Dominion of Canada Guarantee and Accident	128,447					92,067	78,051	27,842	None.
Dominion Gresham	18,335	2,678		2,135		15,204	10,379	7,000	None.
Employers' Liability	61,215		2,760,375		2,267,875	50,396	42,651	16,380	None.
Fidelity and Casualty Co	81,424	3,825		3,074		75,167	60,488	23,735	None.
General Accident of Canada	29,661	2,983		1,855		24,918	19,545	7,500	None.
Globe Indemnity	145,229	25,634		21,323		115,625	102,625	33,500	None.
Guardian Insurance of Canada	9,559					13,514	6,608	7,094	None.
Imperial Guarantee and Accident	91,243	11,498		6,851		70,163	64,503	15,048	None.
Independent Order of Foresters	197,837	1,961		32,830		185,405	185,787	5,340	None.
Law, Union and Rock	5,339	872		1,490		7,617	6,010	1,682	None.
London Guarantee and Accident	30,118					19,514	17,499	5,960	None.
London and Lancashire Guarantee and Accident	59,040	6,175		5,231		58,354	47,522	16,337	None.
Maryland Assurance	91,835	3,209		2,487		76,184	48,704	27,480	None.
Maryland Casualty	−23,121			None.	None.	4,228	15,554	2,974	None.
Merchants' and Employers' Guarantee and Accident	1,687	182		119		322	322	None.	None.
North American Accident	22,789	1,862		1,531		20,715	17,417	4,641	None.
Norwich Union Fire	23,203					27,026	17,817	10,000	None.
Ocean Accident and Guarantee	76,322					67,621	38,486	35,000	None.
Preferred Accident	2,355	155		105		427	427	None.	None.
Railway Passengers	24,800					14,195	12,160	5,220	None.
Royal Exchange	7,178	594		481		5,391	6,281	1,205	None.
Royal Guardians	2,751	115		248		1,991	1,848	268	None.
Travelers Indemnity of Hartford	75,806	5,833		4,104		48,861	44,532	13,748	None.
United States Fidelity and Guaranty	7,662					4,931	5,156	1,100	None.
Woodmen of the World	5,383	291		1,131		4,835	5,063	87	None.
Yorkshire	8,296	526		351		6,205	5,415	1,500	None.
Totals	1,567,255					1,415,518	1,242,978	348,030	None.

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1918.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
American Lloyds	6,680		1,076,900		2,168,210	10,697	16,998	367	None.
British and Foreign Marine	146	5	39,500	6	29,500	55	55	None.	None.
Great American	13	None.	None.		10,000	95	95	None.	None.
Hartford Fire	13,111		3,406,150		4,826,835	9,415	10,695	None.	None.
Home Insurance	5,492	130	1,398,250	216	2,264,550	2,885	5,595	50	None.
Maryland Casualty	26,287	531	5,163,150	734	8,283,175	10,176	22,535	141	None.
Scottish Union and National	1,196	21	377,400	27	403,150	261	261	923	None.
Springfield Fire and Marine	724		177,000		217,844	— 197	304	None.	None.
Totals	53,649		11,638,350		18,203,264	33,387	56,538	1,481	None.

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1918.

Boiler Inspection and Insurance Co	95,205	721	9,745,250	2,290	28,133,083	6,051	6,051	None.	None.
Fidelity and Casualty Co	40,726	330	5,093,500	494	11,888,820	19,112	19,360	453	20,000
General Accident of Canada	39,113	448	5,049,833	980	9,236,062	1,093	843	250	None.
Hartford Steam Boiler	1,000					None.	None.	None.	None.
Maryland Casualty	24,103	202	2,453,000	362	4,758,833	954	1,254	None.	None.
Travelers Indemnity of Hartford	34,986	768	5,074,500	718	12,283,500	1,027	1,035	262	None.
Totals	235,133					28,237	28,543	965	20,000

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1918.

Chartered Trust and Executor	None.	None.	None.	None.	None.	None.	None.	None.	None.
Totals	None.	None.	None.	None.	None.	None.	None.	None.	None.

ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1918.

Ætna Insurance	1,587	.....	404,885	.....	809,231	None.	50	None.	None.
American Central	1,168	.....	260,300	.....	698,515	12	12	None.	None.
Continental	55	.....	18,000	.....	33,000	None.	None.	None.	None.
Fidelity-Phenix	2,150	.....	497,925	.....	780,465	None.	None.	None.	None.
Great American	1,041	.....	372,025	.....	562,888	None.	None.	None.	None.
Hartford Fire	9,637	.....	2,542,660	.....	4,947,825	35,120	67,040	50	None.
Home Insurance	17,140	1,906	3,569,264	5,792	10,379,003	16,914	16,159	981	None.
Insurance Co. of State of Pa	832	.....	276,850	.....	400,150	None.	None.	None.	None.
National Fire of Hartford	1,265	.....	316,017	.....	536,953	20,665	20,665	None.	None.
National Union of Pittsburgh	717	.....	141,100	.....	632,700	None.	None.	None.	None.
Niagara	189	.....	40,000	.....	40,000	None.	None.	None.	None.
Northwestern National	492	.....	133,925	.....	324,435	None.	None.	None.	None.
St. Paul Fire and Marine	10,375	.....	2,338,481	.....	4,616,542	3,916	3,822	94	None.
Scottish Union and National	627	16	165,433	55	351,440	14,439	14,439	None.	None.
Springfield Fire and Marine	3,631	.....	1,530,285	.....	2,063,875	7,626	21,516	100	None.
Totals	50,906	.....	12,607,150	.....	27,177,022	98,692	143,703	1,225	None.

ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

THE CANADIAN SURETY COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Automobile (excluding Fire Risk)	1,819	161	1,162,095	133	497,108	251	119	131	None.	Total business December 31, 1918.
Burglary	4,060	372	1,051,023	338	684,715	2,075	1,653	422	None.	
Guarantee	102,331	7,914	26,583,466	6,540	19,321,254	7,270	12,625	14,172	None.	
Plate Glass	9,242	392	.....	370	.....	3,079	3,149	None.	None.	
Totals	117,452	8,839	.....	7,381	.....	12,675	17,546	14,725	None.	

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident	27,317	4,440	10,839,769	3,675	5,827,582	12,664	15,992	4,427	None.	Total business December 31, 1918.
Automobile (excluding Fire Risk)	29,370	816	.....	472	.....	14,592	10,543	4,560	None.	
Burglary	43,400	4,072	5,349,249	3,721	4,609,814	21,437	17,472	6,634	None.	
Employers' Liability	21,552	244	.....	182	.....	5,144	5,275	1,313	None.	
Guarantee	5,024	306	1,987,262	158	1,328,344	3,822	2,587	2,499	None.	
Sickness	18,335	2,678	.....	2,135	.....	15,204	10,379	7,000	None.	
Totals	144,998	12,556	.....	10,343	.....	72,863	62,248	26,433	None.	

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident	50,449	4,665	12,987,421	3,254	8,342,425	16,375	13,277	7,000	None.	Total business December 31, 1918.
Accident and Sickness combined	66,218	6,608	2,696,725	596	336,200	46,682	40,911	9,500	None.	
Automobile (excluding Fire Risk)	118,881	5,411	28,603,590	3,915	19,336,690	52,138	40,151	20,800	1,200	
Employers' Liability	98,321	777	7,044,900	588	6,214,350	46,500	52,428	29,500	12,000	
Guarantee	3,723	154	1,255,328	51	632,828	None.	None.	None.	None.	
Sickness	29,816	3,005	.....	1,876	.....	25,032	19,638	7,521	None.	
Steam Boiler	40,043	452	5,167,333	989	9,573,562	1,093	843	250	None.	
Totals	407,451	21,072	.....	11,269	.....	187,820	167,248	74,571	13,200	

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident	83,705	7,577	18,265,918	6,446	14,899,068	18,525	17,936	8,622	1,500	Total business December 31, 1918.
Automobile (excluding Fire Risk)	47,884	1,586	.....	985	.....	20,021	21,904	3,682	250	
Employers' Liability	17,996	453	.....	541	.....	−6,924	17,923	29,886	24,350	
Guarantee	26,034	1,335	9,675,090	1,082	8,121,297	3,904	16,321	2,065	1,000	
Plate Glass	20,666	1,360	.....	1,439	.....	9,322	12,592	1,430	None.	
Sickness	59,040	6,175	.....	5,231	.....	58,354	47,522	16,337	None.	
Totals	255,325	18,486	.....	15,724	.....	103,202	134,198	62,022	27,100	

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

Accident	1,941	253	934,132	177	479,157	489	489	None.	None.	Total business December 31, 1918.
Accident and Sickness combined	48,875	2,464	891,350	2,120	869,250	30,824	27,592	8,687	545	
Automobile (excluding Fire Risk)	23,425	478	4,780,000	263	2,630,000	6,459	3,587	966	2,775	
Employers' Liability	84,797	791	7,910,000	672	6,760,000	59,730	37,853	12,728	15,299	
Plate Glass	18,393	1,442	.....	968	.....	14,527	14,652	1,215	None.	
Sickness	1,687	182	.....	119	.....	322	322	None.	None.	
Totals	179,118	5,610	.....	4,319	.....	112,351	84,495	23,596	18,619	

ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business done by Companies which transact more than one class of business of casualty insurance—*Continued.*

BRITISH AND FOREIGN MARINE INSURANCE COMPANY LIMITED.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Inland Transportation	398	237	264,774	3	5,813	843	843	None.	None.	In Canada, December 31, 1918
Sprinkler Leakage	146	5	39,500	6	29,500	55	55	None.	None.	
Totals	544	242	304,274	9	35,313	898	898	None.	None.	

CONTINENTAL CASUALTY COMPANY.

Accident	35,320					15,447	13,858	1,993	None.	In Canada, December 31, 1918.
Automobile (excluding Fire Risk)	3,751					712	2,069	493	None.	
Sickness	18,091					14,634	12,277	2,492	None.	
Totals	57,162					30,793	28,204	4,978	None.	

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident	83,116	4,788	33,656,500	3,862	27,943,800	16,826	18,960	5,929	None.	In Canada, December 31, 1918.
Automobile (excluding Fire Risk)	29,981	727	7,023,000	432	4,128,000	13,591	11,798	2,997	1,500	
Burglary	27,898	1,835	4,008,725	1,566	3,372,650	5,984	8,107	2,135	None.	
Employers' Liability	6,968	206	2,637,000	200	2,522,000	284	1,759	125	None.	
Plate Glass	12,869	731	725,006	650	796,360	5,869	4,477	1,703	None.	
Sickness	81,424	3,825		3,074		75,167	60,488	23,735	None.	
Steam Boiler	40,726	330	5,093,500	494	11,888,820	19,112	19,360	453	20,000	
Totals	282,982	12,442		10,278		136,833	124,949	37,077	21,500	

MARYLAND ASSURANCE COMPANY.

Accident	93,000	6,482	30,690,483	2,295	12,446 681	26,037	11,012	15,025	None.	In Canada, December 31, 1918,
Sickness	91,835	3,209	.....	2,487	.....	76,184	48,704	27,480	None.	
Totals	184,835	9,691	.....	4,782	.....	102,221	59,716	42,505	None.	

MARYLAND CASUALTY COMPANY.

Accident	−23,049	1,241	4,537,025	None.	None.	551	13,231	520	None.	In Canada, December 31, 1918,
Automobile (excluding Fire Risk)	28,576	593	2,857,000	446	2,204,000	10,418	4,434	6,485	None.	
Burglary	34,420	1,090	19,333,850	1,054	25,672,150	7,075	5,278	2,447	None.	
Employers' Liability	108,229	531	4,605,781	322	3,725,790	76,504	56,465	44,039	None.	
Guarantee	37,175	374	3,674,500	230	3,086,017	4,507	5,040	9,666	None.	
Plate Glass	7,817	379	.....	462	.....	3,977	3,861	1,116	None.	
Sickness	−23,121	.....	.....	None.	None.	4,228	15,554	2,974	None.	
Sprinkler Leakage	26,287	531	5,163,150	734	8,283,175	10,176	22,535	141	None.	
Steam Boiler and Fly Wheel	24,103	202	2,453,000	362	4,758,833	954	1,254	None.	None.	
Totals	220,437	.....	.....	3,610	.....	118,390	127,652	67,388	None.	

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Accident	2,301	153	944,500	139	862,500	1,283	1,283	None.	None.	In Canada, December 31, 1918.
Automobile (excluding Fire Risk)	1,854	57	285,000	38	190,000	255	255	None.	None.	
Sickness	2,355	115	.....	105	.....	427	427	None.	None.	
Totals	6,510	325	.....	282	.....	1,965	1,965	None.	None.	

ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business done by Companies which transact more than one class of business of casualty insurance—*Concluded.*

RAILWAY PASSENGERS ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	55,704	4,445	11,692,954	3,354	8,526,954	17,673	22,888	5,220	100	In Canada, December 31, 1918.
Automobile (excluding Fire Risk)	53,153	1,266	12,660,000	1,243	12,430,000	15,986	13,876	4,695	None.	
Burglary	294	44	60,300	44	60,300	431	131	300	None.	
Employers' Liability	130,840	829	.....	462	.....	71,706	44,906	45,695	100	
Guarantee	14,892	462	5,485,881	439	5,507,981	24,217	31,167	3,150	3,000	
Plate Glass	18,581	837	.....	1,220	.....	15,170	14,122	3,033	125	
Sickness	24,800	.....	.....	.....	.....	14,195	12,160	5,220	None.	
Totals	298,264	.....	.....	.....	.....	159,378	139,250	67,313	3,325	

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Accident	24,232	2,701	9,623,078	1,712	6,880,903	6,287	16,750	1,202	None.	In Canada, December 31, 1918.
Automobile (excluding Fire Risk)	77,542	2,025	15,187,500	1,152	8,640,000	52,333	21,842	63,051	None.	
Burglary	25,006	962	.....	829	.....	305	366	81	None.	
Plate Glass	5,059	383	.....	345	.....	4,009	3,642	464	None.	
Sickness	75,806	5,833	.....	4,104	.....	48,861	44,532	13,748	None.	
Steam Boiler and Fly Wheel	34,986	768	5,074,500	718	12,283,500	1,027	1,035	262	None.	
Totals	242,631	12,672	.....	8,860	.....	112,822	88,167	78,808	None	

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Accident	170,471	9,382	58,999,414	7,240	37,549,730	78,833	69,406	19,451	None.	In Canada, December 31, 1918.
Employers' Liability	146,640	.....	.....	.....	.....	88,069	89,738	66,328	None.	
Totals	317,111	.....	.....	.....	.....	166,902	159,144	85,779	None.	

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident	13,859	.....	5,212,175	.....	4,567,175	2,862	2,387	1,150	None.	In Canada, December 31, 1918.
Automobile (excluding Fire Risk)	34,841	.....	1,925,000	.....	1,287,500	11,352	8,972	4,455	1,425	
Burglary	23,022	.....	42,380,287	.....	38,792,726	18,462	14,462	4,800	None.	
Employers' Liability	57,832	.....	3,668,200	.....	3,334,815	30,625	25,775	15,900	4,050	
Guarantee	228,514	.....	46,118,598	.....	37,897,166	63,705	96,090	62,615	None.	
Plate Glass	6,929	.....	.....	.....	.....	5,112	6,012	800	None.	
Sickness	7,662	.....	.....	.....	.....	4,931	5,156	1,100	None.	
Totals	372,659	.....	.....	.....	.....	137,049	158,854	90,820	5,475	

Miscellaneous Insurance in Canada, 1918.

In volume I of the report last year there was included a tabulation showing the total premiums received and claims paid by companies and societies transacting casualty insurance in Canada, including provincial as well as Dominion licensees, for the year 1917.

This year circulars were sent to all provincial licensees asking for the same information in respect of the business for the year 1918, the figures required to be net after deducting reinsurance in companies licensed in Canada.

The inquiry extended to every company, Canadian or foreign, and to every fraternal or mutual benefit society, Canadian or foreign, operating in Canada under provincial jurisdiction and returns have, with a few unimportant exceptions, been received from all. The number of provincially incorporated companies making returns in respect of casualty insurance was 26, of which 7 also transacted fire and life insurance and 7 appear to have transacted business outside of the provinces by which they were incorporated. The number of fraternal or mutual benefit societies making the return was 141, and of these 25 carried on life insurance as well as sickness and accident insurance and 8 operated outside of the provinces in which their Head Offices were situated.

The net premiums received and net losses paid for miscellaneous classes of casualty insurance are as follows:—

Business transacted by.	Net premiums received.	Net losses paid.
	$	$
1. Dominion licensees	13,918,136	6,471,312
2. Provincial licensees—		
(a) Provincial companies within provinces by which they are incorporated	1,999,002	1,117,236
(b) Provincial companies within provinces other than those by which they are incorporated	615,314	426,836
(c) British and Foreign Companies	25,847	24,865
Total Provincial licensees	2,640,163	1,568,937
Grand Totals	16,558,299	8,040,249

SESSIONAL PAPER No. 8

MISCELLANEOUS INSURANCE IN CANADA, 1918.

NET PREMIUMS RECEIVED.

	Class of business.	Dominion Licensees.	Provincial Licensees. (a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	(c) British and Foreign.	Total Provincial Licensees.	Grand Totals.
		$	$	$	$	$	$
1	Accident	1,792,738	116,758	625	.....	117,383	1,910,121
2	Accident and Sickness combined	915,662	83,037	29,099	.....	112,136	1,027,798
	" (Fraternals)	.....	133,861	5,702	12,096	151,659	151,659
3	Automobile (including Fire Risk)	902,864	22,623	1,671	.....	24,294	927,158
4	Automobile (excluding Fire Risk)	1,250,150	26,756	2,388	.....	29,144	1,279,294
5	Burglary	179,995	6,662	.....	.....	6,662	186,657
6	Employers' Liability	2,882,829	.....	.....	.....	.....	2,882,829
7	Explosion	134,741	.....	.....	.....	.....	134,741
8	Funeral	.....	27,697	.....	.....	27,697	27,690
9	Guarantee	947,821	33,592	147	.....	33,739	981,567
10	Hail	2,251,188	385,935	343,287	.....	729,222	2,980,410
11	Inland Transportation	248,797	55	.....	.....	55	248,852
12	Live Stock	102,745	16,314	10,710	.....	27,024	129,769
13	Plate Glass	401,663	59,840	1,157	.....	60,997	462,660
14	Sickness	1,027,192	5,624	9	.....	5,633	1,032,825
	" (Fraternals)	540,063	.....	.....	.....	.....	540,063
15	Sickness and Funeral combined (Fraternals)	.....	1,032,175	220,519	13,751	1,266,445	1,266,445
16	Sprinkler Leakage	53,649	.....	.....	.....	.....	53,649
17	Steam Boiler	235,133	.....	.....	.....	.....	235,133
18	Title	None.	.....	.....	.....	.....	None.
19	Tornado	50,906	48,073	.....	.....	48,073	98,979
	Totals	13,918,136	1,999,002	615,314	25,847	2,640,163	16,558,299

NET LOSSES PAID.

1	Accident	667,966	58,515	337	.....	58,852	726,818
2	Accident and Sickness combined	537,483	27,542	3,611	.....	31,153	568,636
	" (Fraternals)	.....	126,377	4,495	13,026	143,898	143,898
3	Automobile (including Fire Risk)	383,186	7,689	727	.....	8,416	391,602
4	Automobile (excluding Fire Risk)	398,437	9,203	368	.....	9,571	408,008
5	Burglary	58,951	4,090	.....	.....	4,090	63,041
6	Employers' Liability	1,545,604	.....	.....	.....	.....	1,545,604
7	Explosion	5,353	.....	.....	.....	.....	5,353
8	Funeral	.....	17,456	.....	.....	17,456	17,456
9	Guarantee	259,157	15,957	.....	.....	15,957	275,114
10	Hail	698,074	88,621	154,051	.....	242,672	940,746
11	Inland Transportation	115,256	None.	.....	.....	None.	115,256
12	Live Stock	46,275	6,172	3,400	.....	9,572	55,847
13	Plate Glass	283,808	33,151	1,634	.....	34,785	318,593
14	Sickness	699,870	3,831	.....	.....	3,831	703,701
	" (Fraternals)	543,108	.....	.....	.....	.....	543,108
15	Sickness and Funeral combined (Fraternals)	.....	695,105	258,213	11,839	965,157	965,157
16	Sprinkler Leakage	56,538	.....	.....	.....	.....	56,538
17	Steam Boiler	28,543	.....	.....	.....	.....	28,543
18	Title	None.	.....	.....	.....	.....	None.
19	Tornado	143,703	23,527	.....	.....	23,527	167,230
	Totals	6,471,312	1,117,236	426,836	24,865	1,568,937	8,040,249

List of Insurance Companies licensed to do business in Canada under the Insurance Act, 1917, as at June 30, 1919.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Acadia Fire Insurance Company	R. K. Elliot, Secretary, Halifax, N.S.	80,000	77,245	Fire and Hail.
Ætna Insurance Company	A. M. M. Kirkpatrick, Chief Agent, Toronto.	551,333	492,539	Fire, Automobile, Tornado and Sprinkler Leakage.
Ætna Life Insurance Company	T. H. Christmas, Chief Agent, Montreal	6,113,644	5,381,787	Life.
Agricultural Insurance Company	W. J. Mills, Chief Agent, Vancouver	25,000	23,798	Fire, restricted to Province of British Columbia.
The Alberta-Saskatchewan Life Insurance Company	Arthur Davies, President, Edmonton	55,967	46,816	Life.
Alliance Assurance Company, Limited	T. D. Belfield, Chief Agent, Montreal	642,767	503,775	Fire, Accident, Automobile, Burglary, Guarantee, Hail, Plate Glass and Sickness.
The Alliance Insurance Company of Philadelphia	Robert Hampson & Son, Limited, Chief Agents, Montreal.	90,000	87,375	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Alliance Nationale	Chas. Duquette, Chief Agent, Montreal	250,000	250,000	Life, Disability and Sickness to the extent authorized by the Association's charter.
American Alliance Insurance Company	Wm. Robins, Chief Agent, Toronto	30,000	30,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person, restricted to Province of British Columbia.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	26,000	26,000	Inland Transportation.
American Central Insurance Company	W. P. Fess, Chief Agent, Winnipeg	168,247	141,812	Fire, Tornado and Hail.
The American Insurance Company	C. S. Riley, Chief Agent, Winnipeg	73,000	58,948	Fire.
American Lloyds, Underwriters at	J. E. Clement, Chief Agent, Montreal	76,900	70,219	Fire and Sprinkler Leakage.
American Surety Company of New York	William H. Hall, Chief Agent, Toronto	67,000	54,940	Guarantee.
Ancient Order of Foresters in the Dominion of Canada, The Subsidiary High Court of the.	Archie Martin, High Court Secretary, Toronto	121,866	106,553	Life and Sickness.
Antigonish Farmers' Mutual Fire Insurance Company	D. Chisholm, Secretary, Antigonish, N.S.	1,200	1,140	Fire, restricted to Province of Nova Scotia.
Artisans, La Société des, Canadiens Français	Henri Roy, General Secretary-Treasurer, Montreal.	82,000	80,400	Life, Accident and Sickness to the extent authorized by the Society's Act of incorporation.
Atlas Assurance Company, Limited	Matthew C. Hinshaw, Chief Agent, Montreal	566,533	478,613	Fire.
Beaver Fire Insurance Company	André Gouzée, Managing Director, Winnipeg	65,353	53,730	Fire.
The Boiler Inspection and Insurance Company of Canada	H. N. Roberts, Vice-President, Toronto	112,500	97,594	Steam Boiler.

Boston Insurance Company	H. H. Motley, Chief Agent, Calgary	50,000	50,000	Fire.
British America Assurance Company	W. B. Meikle, President, Toronto	116,240	106,796	Fire, Automobile, Hail and Inland Transportation.
British Colonial Fire Insurance Company	Theodore Meunier, Managing Director, Montreal.	65,000	55,870	Fire.
The British Crown Assurance Corporation, Limited	J. H. Riddel, Chief Agent, Toronto	324,638	309,584	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The British and Foreign Marine Insurance Company, Limited	Robert J. Dale, Chief Agent, Montreal	117,000	103,322	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company	F. K. Foster, Managing Director, Winnipeg	65,967	59,194	Fire.
British Traders' Insurance Company, Limited	C. R. Drayton, Chief Agent, Toronto	194,667	185,853	Fire, Hail and Automobile.
Caledonian Insurance Company	John G. Borthwick, Chief Agent, Montreal.	511,846	453,725	Fire.
The California Insurance Company	A. W. Ross, Chief Agent, Vancouver	67,000	56,183	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Manager, Montreal	181,733	158,020	Fire, Accident, Automobile, Sickness, Plate Glass, Burglary and Guarantee.
The Canada Life Assurance Company	H. C. Cox, President, Toronto	63,000	52,231	Life.
The Canada National Fire Insurance Company	W. T. Alexander, Managing Director, Winnipeg.	55,000	52,691	Fire.
The Canadian Fire Insurance Company	R. T. Riley, Vice-President, Winnipeg	90,000	82,510	Fire and Automobile.
Canadian Lumbermen's Insurance Exchange	E. D. Hardy, Chief Agent, Ottawa	20,000	19,800	Fire Insurance among its members restricted to risks on property situated in the Provinces of Ontario and Quebec.
The Canadian Surety Company	Wm. H. Hall, General Manager, Toronto	177,756	158,912	Automobile, Burglary, Guarantee, Plate Glass and Insurance of Automobiles against fire.
The Capital Life Assurance Company of Canada	A. E. Corrigan, Managing Director, Ottawa.	61,194	51,016	Life.
Car and General Insurance Corporation, Ltd	Arthur Barry, Chief Agent, Montreal	255,000	250,750	Fire, Accident, Automobile, Hail and Sickness.
The Casualty Company of Canada	A. L. Eastmure, President, Toronto	12,024	11,203	Plate Glass.
The Century Insurance Company, Limited	T. W. Greer, Chief Agent, Vancouver	168,930	150,193	Fire.
Chartered Trust and Executor Company	John J. Gibson, Managing Director, Toronto	81,177	68,239	Title Insurance as defined in Company's Act of Incorporation.
Citizens' Insurance Company of Missouri	C. H. Macaulay, Chief Agent, Vancouver	25,000	25,000	Fire, restricted to the Province of British Columbia.
Columbia Insurance Company	R. MacD. Paterson, Chief Agent, Montreal	77,487	72,373	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Commercial Union Assurance Company, Limited	W. S. Jopling, Chief Agent, Montreal	1,416,333	1,200,755	Fire and Life.
The Commercial Union Fire Insurance Company of New York.	A. W. Ross, Chief Agent, Vancouver	20,000	20,000	Fire, restricted to the Province of British Columbia.
Confederation Life Association	J. K. Macdonald, President, Toronto	85,367	70,895	Life.
The Connecticut Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal	280,000	257,830	Fire and Hail.
Continental Casualty Company	A. S. Matthew, Chief Agent, Vancouver	25,000	25,000	Accident, Automobile and Sickness restricted to the Province of British Columbia.
The Continental Insurance Company	W. E. D. Baldwin, Chief Agent, Montreal	484,300	423,935	Fire, Explosion, Hail and Tornado.
The Continental Life Insurance Company	Geo. B. Woods, President, Toronto	63,000	51,946	Life.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Crown Life Insurance Company	H. R. Stephenson, Asst. Manager, Toronto	72,558	63,203	Life.
Cumberland Farmers' Mutual Fire Insurance Company	H. Coulter, Secretary, Pugwash, N.S.	1,500	1,485	Fire, restricted to Province of Nova Scotia.
The Dominion Fire Insurance Company	Robt. F. Massie, President, Toronto	125,152	113,886	Fire, Automobile and Hail.
The Dominion Gresham Guarantee and Casualty Company	R. Welch, General Manager, Montreal	135,500	115,144	Burglary, Accident, Sickness, Plate Glass, Automobile and Guarantee (excluding the guaranteeing and becoming security for the due performance of any contract).
The Dominion Life Assurance Company	Thos. Hilliard, President, Waterloo, Ont.	60,220	51,309	Life.
The Dominion of Canada Guarantee and Accident Insurance Company.	Charles A. Withers, Manager, Toronto	225,153	189,018	Fire, Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Eagle, Star and British Dominions Insurance Company, Limited	J. H. Riddel, Chief Agent, Toronto	241,143	223,979	Fire, Hail and Sprinkler Leakage.
The Employers' Liability Assurance Corporation, Limited	C. W. I. Woodland, Chief Agent, Montreal	1,616,471	1,301,846	Fire, Accident, Burglary, Guarantee, Hail, Plate Glass, Sickness, Steam Boiler and Automobile.
Equitable Fire and Marine Insurance Company	J. W. Tatley, Chief Agent, Montreal	130,073	111,322	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
*The Equitable Life Assurance Society of the United States	Gerald F. Brophy, Chief Agent, Montreal	6,230,593	5,579,204	Life.
The Excelsior Life Insurance Company	C. Q. Parker, Secretary-Treasurer, Toronto.	60,000	53,428	Life.
The Excess Insurance Company, Limited	Anderson and Sheppard, Chief Agents, Moosejaw.	157,333	148,267	Hail.
Federal Insurance Company	W. J. Willcox, Chief Agent, Winnipeg	50,000	50,000	Hail.
The Fidelity and Casualty Company of New York	Paul H. Boring, Chief Agent, Montreal	291,953	280,519	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
Fidelity-Phenix Fire, Insurance Company of New York	W. E. D. Baldwin, Chief Agent, Montreal	481,600	406,872	Fire, Explosion, Hail and Tornado.
Fire Association of Philadelphia	R. G. Harvey Chief Agent, Vancouver	53,000	53,000	Fire.
The Fire Insurance Company of Canada	J. E. Clement, Vice President, Montreal	100,000	100,000	Fire.
Fireman's Fund Insurance Company	G. Temple McMurrich, Chief Agent, Toronto	190,000	189,102	Fire, Inland Transportation and Insurance against loss or damage to automobiles by accident, burglary or theft.
Firemen's Insurance Company of Newark, N.J.	Benjamin B. Smith and Wilson Smith, Chief Agents, Winnipeg.	127,647	109,285	Fire.
The General Accident Assurance Company of Canada	T. H. Hall, General Manager, Toronto	236,899	217,274	Fire, Accident, Guarantee, Hail, Sickness and Steam Boiler.

*This Company has also $828,000 vested in Canadian Trustees under the Insurance Act.

General Accident, Fire and Life Assurance Corporation, Limited.	T. H. Hall, Chief Agent, Toronto	476,754	438,048	Fire, Hail and Automobile excluding insurance against loss by reason of bodily injury to the person.
The General Animals Insurance Company of Canada	R. A. Leduc, Manager, Montreal	54,000	50,800	Automobile, Live Stock and Plate Glass.
Compagnie d'Assurances Generales contre l'Incendie	T. F. Dobbin, Chief Agent, Montreal	165,940	111,876	Fire.
The Girard Fire and Marine Insurance Company	W. D. Green, Chief Agent, Winnipeg	55,000	55,000	Fire and Tornado.
Glens Falls Insurance Company	Wm. H. George, Chief Agent, Toronto	265,000	250,368	Fire, Automobile, Explosion, Hail, Inland Transportation and Tornado.
The Globe and Rutgers Fire Insurance Company	J. W. Binnie, Chief Agent, Montreal	693,680	666,446	Fire, Inland Transportation, Automobile, excluding insurance against loss by reason of bodily injury to the person, and Explosion (as limited by Company's Charter).
The Globe Indemnity Company of Canada	John Emo, General Manager, Montreal	196,833	172,546	Fire, Accident, Sickness, Burglary Guarantee and Automobile.
Great American Insurance Company	Wm. Robins, Chief Agent, Toronto	598,007	520,709	Fire, Explosion, Hail, Sprinkler Leakage, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Great-West Life Assurance Company	C. C. Ferguson, Manager, Winnipeg	62,250	51,270	Life.
The Gresham Life Assurance Society, Limited	Arch. R. Howell, Chief Agent, Montreal	360,233	335,607	Life.
The Guarantee Company of North America	Henry E. Rawlings, Managing Director, Montreal.	65,500	56,459	Guarantee.
Guardian Assurance Company, Limited, London, Eng	H. M. Lambert, Chief Agent, Montreal	1,229,023	1,013,799	Fire.
The Guardian Insurance Company of Canada	H. M. Lambert, Managing Director, Montreal.	238,087	191,304	Fire, Accident, Automobile, Sickness, Guarantee, Burglary and Plate Glass.
The Guardian Life Insurance Company of America	C. R. G. Johnson, Chief Agent, Montreal	112,333	96,247	Life.
The Halifax Fire Insurance Company	E. S. Goudge, Secretary-Treasurer, Halifax	20,500	20,100	Fire, restricted to Province of Nova Scotia.
Hartford Fire Insurance Company	Peter A. McCallum, Chief Agent, Toronto	1,402,407	1,233,433	Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and "Insurance against loss or damage to automobiles by accident, burglary or theft."
The Hartford Steam Boiler Inspection and Insurance Co	H. N. Roberts, Chief Agent, Toronto	45,000	37,620	License restricted to guaranteeing the policy contracts of The Boiler Inspection and Insurance Company of Canada.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	1,808,733	1,644,564	Fire, Automobile, Explosion, Hail, Sprinkler Leakage and Tornado.
The Hudson Bay Insurance Company	Wm. Mackay, President, Montreal	65,976	55,120	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada.	E. Willans, Managing Director, Toronto	161,000	146,629	Guarantee, Accident, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire.
The Imperial Life Assurance Company of Canada	Jas. F. Weston, General Manager, Toronto	245,794	225,678	Life.
Imperial Underwriters Corporation of Canada	Lyman Root, President, Toronto	99,727	76,528	Fire.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Independent Order of Foresters	W. H. Hunter, President, Toronto	104,000	102,960	Life, Disability and Sickness Insurance as specified in the Constitution and Laws of the Society for sums not exceeding in addition to the sick and funeral benefits, the sum of $5,000 upon any one life.
Insurance Company of North America	Robt. Hampson & Son, Ltd., Chief Agents, Montreal.	640,080	571,692	Fire, Inland Transportation, Explosion and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania	Reed, Shaw and McNaught, Chief Agents, Toronto	181,780	161,529	Fire and Tornado.
International Fidelity Insurance Company	Neil Sinclair, Chief Agent, Toronto	5,000	5,000	Guarantee, restricted to employees of Singer Sewing Machine Co.
Kings Mutual Fire Insurance Company	John N. Chute, Secretary, Berwick, N.S.	11,000	10,066	Fire, restricted to Province of Nova Scotia.
The Law, Union and Rock Insurance Company, Limited	J. E. E. Dickson, Chief Agent, Montreal	512,781	436,048	Fire, Accident, Sickness, Burglary and Plate Glass.
The Liverpool and London and Globe Insurance Company, Limited.	J. Gardner Thompson, Chief Agent, Montreal	1,627,850	1,349,636	Fire and Life.
The Liverpool-Manitoba Assurance Company	J. Gardner Thompson, Managing Director, Montreal.	56,000	46,550	Fire and Explosion.
Lloyds Plate Glass Insurance Company of New York	Reed, Shaw and McNaught, Chief Agents, Toronto.	100,400	84,873	Plate Glass.
The London Assurance	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.	383,323	328,674	Fire and Life.
London Guarantee and Accident Company, Ltd	Geo. Weir, Chief Agent, Toronto	1,255,579	1,089,114	Fire, Accident, Burglary, Guarantee, Hail and Sickness.
The London and Lancashire Fire Insurance Company, Ltd.	Alfred Wright, Chief Agent, Toronto	951,144	813,936	Fire and Automobile.
The London and Lancashire Guarantee and Accident Company of Canada.	Alexander MacLean, Manager, Toronto	141,353	95,591	Guarantee, Accident, Sickness, Automobile and Plate Glass.
*The London and Lancashire Life and General Assurance Association, Limited.	Alexander Bissett and W. H. R. Emmerson, Chief Agents, Montreal.	461,000	439,436	Life.
The London Mutual Fire Insurance Company of Canada	A. H. C. Carson, President, Toronto	61,500	52,402	Fire.
The London Life Insurance Company	J. G. Richter, Manager, London, Ont	62,926	52,179	Life.
Loyal Protective Insurance Company	William Atkins, Chief Agent, Toronto	46,000	41,568	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

* This Company has $3,600,000 vested in Canadian Trustees under the Insurance Act.

Lumbermen's Underwriting Alliance	T. E. Clendinnen, Chief Agent, Ottawa	50,000	50,000	Fire.
The Manufacturers Life Insurance Company	J. B. McKechnie, General Manager, Toronto.	208,816	175,875	Life.
Manufacturing Lumbermen's Underwriters	W. E. Bigwood, Chief Agent, Toronto	50,000	50,000	Fire.
The Marine Insurance Company, Limited	Reed, Shaw and McNaught, Chief Agents, Toronto.	117,277	108,815	Fire, Automobile and Inland Transportation.
Maryland Assurance Corporation	F. J. Lightbourn, Chief Agent, Toronto	130,000	120,250	Accident and Sickness.
Maryland Casualty Company, Baltimore, Md	F. J. Lightbourn, Chief Agent, Toronto	336,240	294,306	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler, Fly Wheel and Sprinkler Leakage.
Mechanics and Traders Insurance Company	W. S. Holland, Chief Agent, Vancouver	20,000	20,000	Fire, restricted to the Province of British Columbia.
The Mercantile Fire Insurance Company	Alfred Wright, Secretary, Toronto	240,609	181,118	Fire.
Merchants Casualty Company	Leo. M. Fingard, Vice-President, Winnipeg	138,222	131,000	Accident (not including Employers' Liability) and Sickness.
The Merchants' and Employers' Guarantee and Accident Company.	J. G. Dubeau, Managing Director, Montreal.	46,000	40,328	Accident, Sickness, Automobile and Plate Glass Insurance in the Province of Quebec.
Merchants Fire Assurance Corporation of New York	H. Begg, Chief Agent, Toronto	100,000	100,000	Fire, restricted to the Provinces of British Columbia and Ontario, and Hail.
**Metropolitan Life Insurance Company	Wm. L. Scott, Chief Agent, Ottawa	29,318,112	27,189,362	Life.
Millers National Insurance Company	W. J. Wilcox, Chief Agent, Winnipeg	50,000	50,000	Fire.
The Monarch Life Assurance Company	J. W. W. Stewart, Managing Director, Winnipeg.	60,000	60,000	Life.
The Motor Union Insurance Company, Limited	Frederick Williams, Chief Agent, Toronto	121,667	115,583	Fire, Accident and Automobile.
The Mount Royal Assurance Company	P. F. Perrin and J. R. Macdonald, Joint Managers Montreal.	69,000	58,178	Fire and Plate Glass.
The Mutual Fire Association of Canada, Limited	C. W. Gunning, Secretary, Halifax, N.S.	21,000	20,401	Fire, restricted to Province of Nova Scotia.
The Mutual Life Assurance Company of Canada	Chas. Ruby, General Manager, Waterloo, Ont.	124,000	104,225	Life.
The Mutual Life and Citizens' Assurance Company, Ltd.	J. P. Moore, Chief Agent, Montreal	413,333	333,192	Life.
†The Mutual Life Insurance Company of New York	W. O. H. Dodds, Chief Agent, Montreal	4,067,893	3,650,156	Life.
The National Benefit Assurance Company, Ltd.	J. T. Summerfield, Chief Agent, Vancouver	117,368	102,683	Fire.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.	R. F. Massie, Chief Agent, Toronto	210,553	186,428	Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.
National Fire Insurance Company of Hartford	C. C. Hall, Chief Agent, Toronto	630,000	572,313	Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Insurance of Automobiles against loss or damage resulting from the hazards of navigation and transportation and from collision with any stationary or moving object.
The National Life Assurance Company of Canada	A. J. Ralston, Managing Director, Toronto	55,000	47,650	Life.
The National Provincial Plate Glass and General Insurance Company, Limited.	J. H. Ewart, Chief Agent, Toronto	23,847	20,012	Plate Glass.

**This Company has also $6,799,248 vested in Canadian Trustees under the Insurance Act. † This Company has also $5,332,005 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada Under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
National Surety Company	Reed, Shaw and McNaught, Chief Agents, Toronto.	84,000	68,001	Guarantee.
National Union Fire Insurance Company of Pittsburgh, Pa.	J. G. Davis, Chief Agent, Toronto	219,553	191,435	Fire and Tornado.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions..	J. E. Clement, Chief Agent, Montreal	456,813	352,527	Fire.
The Newark Fire Insurance Company	Wm. Mackay, Chief Agent, Montreal	60,000	60,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
New Hampshire Fire Insurance Company	H. H. Motley, Chief Agent, Calgary	55,000	53,000	Fire.
New Jersey Insurance Company	H. A. Robertson, Chief Agent, Vancouver	60,000	60,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
††New York Life Insurance Company	Percy V. Raven, Chief Agent, Montreal	11,260,617	10,072,694	Life.
The New York Plate Glass Insurance Company	Geo. W. Pacaud, Chief Agent, Montreal	35,467	28,348	Plate Glass.
Niagara Fire Insurance Company	W. E. Findlay, Chief Agent, Montreal	190,000	183,885	Fire, Explosion, Tornado and Automobile (including damage to automobiles in transit by rail).
The North American Accident Insurance Company	C. F. Dale, Managing Director, Montreal	198,500	188,007	Accident, Automobile, Burglary, Plate Glass, Sickness and Insursurance of automobiles against fire.
North American Life Assurance Company	L. Goldman, President, Toronto	61,200	50,392	Life.
North British and Mercantile Insurance Company	Randall J. Davidson, Chief Agent, Montreal	1,739,160	1,597,731	Fire and Life.
The North Empire Fire Insurance Company	J. A. Thompson, President, Winnipeg	66,380	54,245	Fire.
The Northern Assurance Company, Ltd	G. E. Moberly, Chief Agent, Montreal	1,000,374	841,483	Fire.
The Northern Life Assurance Company of Canada	T. H. Purdom, President, London, Ont	71,327	57,571	Life.
Northwestern Mutual Fire Association	N. B. Whitley, Chief Agent, Vancouver	22,000	20,664	Fire, restricted to Province of British Columbia.
Northwestern National Insurance Company of Milwaukee, Wisconsin.	W. D. Thomson, Chief Agent, Regina	263,253	211,039	Fire, Automobile and Tornado.
The North-West Fire Insurance Company	Thos. Bruce, Deputy Manager, Winnipeg	56,815	49,903	Fire.
Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	John B. Laidlaw, Chief Agent, Toronto	1,140,960	959,964	Fire, Accident, Sickness, Plate Glass and Automobile.
Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto	72,780	59,656	Life.
The Occidental Fire Insurance Company	C. A. Richardson, Secretary, Winnipeg, Man.	105,000	92,620	Fire.
The Ocean Accident and Guarantee Corporation, Limited	W. T. Perry, Chief Agent, Toronto	839,698	726,160	Fire, Accident, Automobile, Burglary, Sickness, Guarantee and Plate Glass.

The Ocean Marine Insurance Company, Limited	Robert Hampson & Son, Limited, Chief Agents, Montreal.	132,860	95,659	Insuring postal and express packages in transit in Canada.
The Pacific Coast Fire Insurance Company	Thomas W. Greer, Managing Director, Vancouver.	60,100	47,949	Fire.
The Palatine Insurance Company, Limited	W. S. Jopling, Chief Agent, Montreal	365,567	339,939	Fire.
Phenix, Compagnie Française du	T. F. Dobbin, Chief Agent, Montreal	222,667	126,775	Fire.
‡Phœnix Assurance Company, Limited	R. MacD. Paterson and J. B. Paterson, Joint Chief Agents, Montreal.	1,827,580	1,472,897	Fire and Life.
The Phœnix Insurance Company, Hartford, Conn	J. W. Tatley, Chief Agent, Montreal	488,993	413,957	Fire and Automobile (excluding Insurance against loss by reason of injury to the person).
Pictou County Farmers' Mutual Fire Insurance Company	E. Harris, Secretary, Pictou, N.S.	6,000	6,000	Fire, restricted to Province of Nova Scotia.
The Preferred Accident Insurance Company of New York	J. W. Mackenzie, Chief Agent, Toronto	75,000	71,531	Accident, Sickness and Automobile.
The Protective Association of Canada	Eugene E. Gleason, Secretary, Granby, Que.	23,000	18,649	Accident and Sickness, restricted to members of the Masonic Order within Canada and limited in amount as provided in the Association's Act of Incorporation.
Providence Washington Insurance Company	Harold Hampson, Chief Agent, Montreal	261,000	229,610	Fire, Explosion and Automobile.
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto	448,279	367,091	Life.
Provincial Insurance Company, Limited	Willis, Faber & Co., of Canada, Limited, Chief Agents, Montreal.	126,450	102,438	Fire.
The Prudential Insurance Company of America	Wm. White, Chief Agent, Montreal	9,736,508	9,210,229	Life.
Quebec Fire Assurance Company	Colin E. Sword, Chief Agent, Quebec	228,887	188,942	Fire.
Queen Insurance Company of America	William Mackay, Chief Agent, Montreal	757,523	663,233	Fire, Inland Transportation and Automobile.
Queensland Insurance Company, Limited	F. G. Donaldson, Chief Agent, Montreal	97,333	95,387	Fire.
Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	262,089	193,707	Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto	109,500	86,627	Life.
The Ridgely Protective Association	James E. Scott, Chief Agent, Toronto	30,000	26,315	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance	Arthur Barry, Chief Agent, Montreal	760,053	630,301	Fire, Accident, Automobile and Sickness.
The Royal Guardians	A. T. Patterson, Supreme Secretary, Montreal	109,023	95,039	Life and Sickness.
The Royal Insurance Company, Limited	William Mackay, Chief Agent, Montreal	3,659,441	3,046,191	Fire and Life.
St. Paul Fire and Marine Insurance Company	C. F. Codere, Chief Agent, Winnipeg, Man.	451,000	398,336	Fire, Inland Transportation, Tornado and Automobile.
The Saskatchewan Life Insurance Company	T. F. Conrod, Managing Dir., Regina, Sask.	61,500	54,756	Life.
La Sauvegarde Life Insurance Company	G. N. Ducharme, President, Montreal	58,000	47,386	Life.
Scottish Metropolitan Assurance Company, Limited	Alex. Bissett, Chief Agent, Montreal	194,667	182,987	Fire, Accident, Automobile, Burglary, Guarantee and Sickness.
The Scottish Union and National Insurance Company	J. H. Esinhart, Chief Agent, Montreal	494,977	420,136	Fire, Automobile, Explosion, Tornado and Sprinkler Leakage.
The Security Life Insurance Company of Canada	Jesse O. McCarthy, President, Toronto	64,661	51,336	Life.

††This Company has also $4,286,755 vested in Canadian Trustees under the Insurance Act. ‡This Company has also $1,726,537 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Concluded.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
Security Mutual Casualty Company	F. A. Shaw, Chief Agent, Winnipeg	20,000	19,800	Employers' Liability and Workmen's Compensation, restricted to issue of policies to Swift Canadian Company, Limited, and allied interests in the Dominion of Canada.
The Sovereign Life Assurance Company of Canada	H. J. Meiklejohn, Managing Director, Winnipeg.	60,000	60,000	Life.
Springfield Fire and Marine Insurance Company	Joseph Murphy, Chief Agent, Toronto	507,000	437,012	Fire, Tornado, Sprinkler Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person.
‡The Standard Life Assurance Company	W. H. C. Kennedy, Chief Agent, Montreal	5,775,894	5,068,285	Life.
The Star Assurance Society	Alf. W. Briggs, Chief Agent, Toronto	194,180	145,713	Life.
‡‡The State Life Insurance Company, Indianapolis, Ind	W. H. Hunter, Chief Agent, Toronto	307,000	277,460	Life.
The Stuyvesant Insurance Company	H. Begg, Chief Agent, Toronto	104,000	89,699	Fire.
Sun Insurance Office, London, Eng	Lyman Root, Chief Agent, Toronto	768,530	655,405	Fire.
Sun Life Assurance Company of Canada	T. B. Macaulay, President, Montreal	64,000	57,637	Life.
The Travelers Indemnity Company, Hartford, Conn	Hon. Geo. G. Foster, Attorney, Montreal	301,500	274,483	Accident, Sickness, Burgary, Steam Boiler, Fly Wheel, Plate Glass and Automobile.
*The Travelers Insurance Company, Hartford, Conn	Hon. Geo. G. Foster, Attorney, Montreal	811,320	745,309	Life and Accident.
The Travellers Life Assurance Company of Canada	Hon. George P. Graham, President, Montreal	60,000	50,892	Life.
L'Union Compagnie d'Assurance contre l'Incendie, Paris, France.	Louis Maurice Ferrand, Chief Agent, Montreal.	304,204	215,552	Fire.
Union Assurance Society, Limited	T. L. Morrisey, Chief Agent, Montreal	716,767	616,561	Fire, Automobile and Inland Transportation.
Union Insurance Society of Canton, Limited	C. R. Drayton, Chief Agent, Toronto	315,233	302,890	Fire, Automobile, Hail and Inland Transportation.
The Union Marine Insurance Company, Limited	R. MacD. Paterson, Chief Agent, Montreal	79,333	70,633	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Union Mutual Life Insurance Company	Henri E. Morin, Chief Agent, Montreal	2,057,210	1,807,056	Life.

United Commercial Travelers of America, The Order of....	F. J. C. Cox, Chief Agent, Winnipeg.....	30,000	26,915	Accident Insurance on the assessment plan among its members.
The United States Fidelity and Guaranty Company., Baltimore, Md.	A. E. Kirkpatrick, Chief Agent, Toronto....	375,000	336,250	Accident, Burglary, Guarantee, Plate Glass, Sickness and Steam Boiler.
United States Fire Insurance Company.....	H. A. Robertson, Chief Agent, Vancouver...	85,000	85,000	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Tornado.
United States Life Insurance Company, in the City of New York.	Lewis A. Stewart, Chief Agent, Toronto.....	263,000	255,225	Life.
Vulcan Fire Insurance Company of Oakland, California.....	T. W. Greer, Chief Agent, Vancouver.....	50,000	50,000	Fire.
Westchester Fire Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	303,39	293.453	Fire, Explosion and Hail.
The Western Assurance Company.....	W. B. Meikle, President, Toronto.....	99,220	92,228	Fire, Automobile, Inland Transportation, Lightning, Explosion and Tornado.
The Western Casualty Company.....	W. H. Biegel, Chief Agent, Vancouver.....	20,000	20,000	Accident and Sickness, restricted to Provinces of British Columbia, Alberta, Saskatchewan and Manitoba.
The Western Life Assurance Company.....	Adam Reid, Managing Director, Winnipeg..	50,000	50,000	Life.
The Yorkshire Insurance Company, Limited.....	P. M. Wickham, Chief Agent, Montreal.....	721,923	644,192	Fire, Live Stock, Accident, Sickness and Plate Glass.

‡This Company has also $2,444,906 vested in Canadian Trustees under the Insurance Act. ‡‡This Company has also $54,270 vested in Canadian Trustees under the Insurance Act. *This Company has also $4,094,785 vested in Canadian Trustees under the Insurance Act.

Note.—

The International Casualty Company has retired from business in Canada and its deposit has been released with the exception of $1,000 par value which has been retained to provide for unsettled claims. Its Employers' Liability business has been reinsured in the Canada Accident Assurance Company and its Accident and Sickness policies have been cancelled and the unearned portion of the premiums returned to the insured.

The Anglo-American Fire Insurance Company is in liquidation, Mr. G. T. Clarkson, Toronto, having been appointed liquidator. The liquidator has entered into an agreement with the Western Assurance Company, Toronto, whereby all the outstanding Canadian policies and unpaid losses and claims for unearned premiums thereon as at Feb. 19, 1916, have been assumed by the Western Assurance Co. The deposit of the company, with the exception of $5,909.15 par value, has been released.

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Co., Toronto. The deposit of the company, to the accepted value of $51,537, is still in the hands of the Receiver General but the company has given notice, as required by the Insurance Act, of its intention to apply for its release.

The North American Accident Insurance Company, incorporated by an Act of the Parliament of Canada, has acquired the assets and property of the North American Accident Insurance Company, incorporated by the Province of Ontario, and has assumed its liabilities. The deposit of the latter company is still held by the Receiver General but notice has been given by the company, as required by the Insurance Act, 1917, of its intention to apply for the release of its securities.

THE following Fraternal Benefit Societies are registered under Section 107 of the Insurance Act, 1917, and are permitted to transact the business of Life Insurance in Canada.

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World ($15,000 Municipal Securities accepted at $12,683, deposited from Sick and Funeral Fund)	Clair Jarvis, Head Clerk, London, Ont.
The Commercial Travellers' Mutual Benefit Society	R. Ivens, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada, $7,715 Municipal Securities and $5,000 Dominion of Canada War Loan, (accepted at $11,889) deposited from Sick Benefit Fund)	J. E. Howison, Grand Secretary, Kingston, Ont.

*Authorized also to transact the business of Sickness Insurance.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 97 of "The Insurance Act, 1917," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business transacted.
		Par Value.	Accepted Value.	
		$	$	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, Chief Agent, Montreal	113,140	98,961	Life.
The Edinburgh Life Assurance Co	David Thorburn Symons, Chief Agent, Toronto.	68,667	58,157	Life.
The Life Association of Scotland	Charles M. Holt, Attorney, Montreal	175,930	138,357	Life.
National Life Insurance of the U.S. of America	Alfred Powis, Chief Agent, Hamilton	60,000	52,250	Life.
Northwestern Mutual Life Insurance Company	J. P. Angus, Attorney, Montreal	100,000	100,000	Life.
Phœnix Mutual Life Insurance Company, Hartford, Conn.	C. R. G. Johnson, Chief Agent, Montreal	130,280	116,758	
The Scottish Amicable Life Assurance Society	Charles J. Fleet, Attorney, Montreal	75,000	62,850	Life.
The Scottish Provident Institution	John H. Dunlop, Chief Agent, Montreal	75,000	66,500	Life. Life.

STATEMENTS

OF

INSURANCE COMPANIES

TRANSACTING FIRE INSURANCE

AND OF

INSURANCE COMPANIES TRANSACTING ONE OR MORE CLASSES OF INSURANCE IN ADDITION TO FIRE INSURANCE.

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA THE BUSINESS OF FIRE INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1918.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Agricultural Insurance Company of Watertown, N.Y.
Alliance Assurance Company (Limited).
The Alliance Assurance Company of Philadelphia.
American Central Insurance Company.
The American Insurance Company.
American Lloyds, Underwriters at.
Atlas Assurance Company (Limited).
The Automobile Insurance Company of Hartford, Conn.
Beaver Fire Insurance Company.
Boston Insurance Company.
British America Assurance Company.
British Colonial Fire Insurance Company.
The British Crown Assurance Corporation (Limited).
The British Northwestern Fire Insurance Company.
British Traders Insurance Company (Limited).
Caledonian Insurance Company.
The California Insurance Company.
The Canada Accident Assurance Company.
The Canada National Fire Insurance Company.
The Canadian Fire Insurance Company.
Canadian Lumbermen's Insurance Exchange.
Car and General Insurance Corporation (Limited).
The Century Insurance Company (Limited).
Citizens' Insurance Company of Missouri.
Columbia Insurance Company.
Commercial Union Assurance Company (Limited).
The Commercial Union Fire Insurance Company of New York.
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Eagle, Star and British Dominions Insurance Company (Limited).
The Employers' Liability Assurance Corporation (Limited).
Equitable Fire and Marine Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
Fire Association of Philadelphia.
The Fire Insurance Company of Canada.
Fireman's Fund Insurance Company.
Firemen's Insurance Company of Newark, New Jersey.
General Accident Fire and Life Assurance Corporation (Limited).
The General Fire Assurance Company of Paris, France.
Glens Falls Insurance Company.
The Globe Indemnity Company of Canada.
The Globe and Rutgers Fire Insurance Company.
Great American Insurance Company.
Guardian Assurance Company (Limited).
The Guardian Insurance Company of Canada.

Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Imperial Underwriters Corporation of Canada.
Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
The Law Union and Rock Insurance Company (Limited).
The Liverpool and London and Globe Insurance Company (Limited).
The Liverpool-Manitoba Assurance Company.
The London Assurance.
London Guarantee and Accident Company (Limited).
The London and Lancashire Fire Insurance Company (Limited).
The London Mutual Fire Insurance Company of Canada.
Lumbermen's Underwriting Alliance.
Manufacturing Lumbermen's Underwriters.
The Marine Insurance Company (Limited).
Mechanics and Traders Insurance Company.
The Mercantile Fire Insurance Company.
Merchants Fire Assurance Corporation of New York.
Millers National Insurance Company.
The Mount Royal Assurance Company.
The National Benefit Assurance Company (Limited).
National-Ben Franklin Fire Insurance Company of Pittsburg, Pa.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburg, Pa.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
The Newark Fire Insurance Company.
New Hampshire Fire Insurance Company.
New Jersey Insurance Company.
Niagara Fire Insurance Company.
The North American Accident Insurance Company.
North British and Mercantile Insurance Company.
The North Empire Fire Insurance Company.
The Northern Assurance Company (Limited).
The North West Fire Insurance Company.
Northwestern Mutual Fire Association.
Northwestern National Insurance Company of Milwaukee, Wis.
Norwich Union Fire Insurance Society (Limited).
The Occidental Fire Insurance Company.
The Ocean Accident and Guarantee Corporation (Limited).
The Pacific Coast Fire Insurance Company.
The Palatine Insurance Company (Limited).
Phenix Fire Assurance Company of Paris, France.
Phœnix Assurance Company (Limited).
Phœnix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Provincial Insurance Company (Limited).
Quebec Fire Assurance Company.
Queen Insurance Company of America.
Queensland Insurance Company (Limited).
Royal Exchange Assurance.
Royal Insurance Company (Limited).
St. Paul Fire and Marine Insurance Company.
Scottish Metropolitan Assurance Company (Limited).

The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
The Stuyvesant Insurance Company.
Sun Insurance Office, London, England.
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.
Union Assurance Society (Limited).
Union Insurance Society of Canton (Limited).
The Union Marine Insurance Company (Limited).
Vulcan Fire Insurance Company of Oakland, Cal.
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA IN ADDITION TO FIRE INSURANCE ONE OR MORE CLASSES OF INSURANCE (EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED DECEMBER 31, 1918.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
American Lloyds, Underwriters at.
The Automobile Insurance Company of Hartford, Conn.
British America Assurance Company.
The British Crown Assurance Corporation (Limited).
British Traders Insurance Company (Limited).
The Canada Accident Assurance Company.
Car and General Insurance Corporation (Limited).
Columbia Insurance Company.
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Eagle, Star and British Dominions Insurance Company (Limited).
The Employers' Liability Assurance Corporation (Limited).
Equitable Fire and Marine Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
General Accident Fire and Life Assurance Corporation (Limited).
Glens Falls Insurance Company.
The Globe Indemnity Company of Canada.
The Globe and Rutgers Fire Insurance Company.
Great American Insurance Company.
The Guardian Insurance Company of Canada.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
The Law Union and Rock Insurance Company (Limited).
London Guarantee and Accident Company (Limited).
The London and Lancashire Fire Insurance Company (Limited).
The Marine Insurance Company (Limited).
The Mount Royal Assurance Company.
National-Ben Franklin Fire Insurance Company of Pittsburg, Pa.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburg, Pa.
Niagara Fire Insurance Company.
The North American Accident Insurance Company.
Northwestern National Insurance Company of Milwaukee, Wis.
Norwich Union Fire Insurance Society (Limited).
The Ocean Accident and Guarantee Corporation (Limited).

The Phœnix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Queen Insurance Company of America.
The Royal Exchange Assurance.
St. Paul Fire and Marine Insurance Company.
Scottish Metropolitan Assurance Company (Limited).
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
Union Assurance Society (Limited).
Union Insurance Society of Canton (Limited).
The Union Marine Insurance Company (Limited).
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

THE ACADIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—C. C. BLACKADAR.

Vice-President—A. E. JONES.

Secretary—R. K. ELLIOT.

Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887 and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V. chap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V. chap. 182), amending chapter 173 of statutes of Nova Scotia, 1906, as to the investment powers of the company and extending its powers as to the classes of business it may undertake. In 1914 an Act of the Legislature of Nova Scotia was passed (4 Geo. V. chap. 172), amending chapter 173 of the statutes of Nova Scotia, 1906. On April 1, 1916, the power of the company was extended to include hail insurance. Dominion license issued July 31, 1905. Previous to that date the company's business was confined to the province of Nova Scotia.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 400,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company (Head Office Building)		$ 16,894 00
Amount secured by way of loans on real estate by bond or mortgage, first liens		18,000 00
Book value of bonds and debs. *(For details, see Schedule B)*		228,739 88
Book value of stocks. *(For details, see Schedule C)*		392,474 77
Cash at head office		987 44
Cash in banks, viz:—		
Royal Bank of Canada, Halifax	$ 13,313 34	
Imperial Bank of Canada, Vancouver	1,305 34	
Total cash in banks		14,618 68
All other ledger assets (deposit receipt)		5,000 00
Total ledger assets		$ 676,714 77

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value		49,953 95
Rents due		22 92
Agents' balances and premiums uncollected:		
Fire—In Canada ($2,153.24 on business prior to Oct. 1, 1918)	$ 38,490 05	
—In other countries, (on business prior to Oct. 1, 1918)	760 87	
Total		39,250 92
Amount due for reinsurance losses (fire): In Canada		3,421 24
Maps and plans		2,500 00
Gross assets		$ 771,863 80
Deduct asset not admitted		300 00
Net assets		$ 771,563 80

The Acadia Fire—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted ($495 accrued in 1917)	$	4,400 90
Reserve of unearned premiums, fire, $167,497.52; carried out at 80 p.c.		133,998 02
Dividends declared, but not yet due		24,000 00
Reinsurance premiums (fire)		7,067 87
Held in trust for reinsurers		43,053 71
Taxes due and accrued		5,500 00
Total liabilities in Canada	$	218,020 50

(2) *Liabilities in Other Countries.*

Reserve of unearned premiums, fire, $1,525.88; carried out at 80 p.c.	$	1,220 71
Total liabilities in other countries	$	1,220 71
Total liabilities in all countries, except capital stock	$	219,241 21
Excess of assets over liabilities	$	552,322 59
Capital stock paid in cash		400,000 00
Surplus over liabilities and paid up capital	$	152,322 59

INCOME.

Premiums.	Class of Business.		
	Fire.		Hail.
	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.
Gross cash received	389,807 03	7,878 87	81,055 54
Less reinsurance	131,568 73	4,288 78	85,188 15
" return premiums	57,082 98	549 84	
Total deduction	188,651 71	4,838 62	
Net cash received	201,155 32	3,040 25	— 4,132 61

Net cash received for premiums for all classes of business in all countries	$	200,062 96
Cash received for interest on investments		33,774 20
Total income	$	233,837 16

THE ACADIA FIRE—*Continued.*

EXPENDITURE.

Claims.	Class of Business.		
	Fire.		Hail.
	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years.	41,226 04		
Less reinsurances	16,395 64		
Net payment for said claims	24,830 40		
Paid for claims occurring during the year	108,056 60	42·50	36,469 25
Less reinsurances	32,184 36		27,351 93
Net payment for said claims	75,872 24		
Total net payment for claims	100,702 64	42·50	9,117 32

Total net payments for claims for all classes of business in all countries	$	109,862 46
Dividends paid stockholders		12,000 00
Commission and brokerage, fire, $36,297.82; other, $4,759.65		41,057 47
Taxes, fire, $7,190.15; other, $668.42		7,858 57
*Salaries, fees and travelling expenses: Salaries—Head office, $12,783.48; branch agents, $4,563·53; fees—directors, $4,000; auditors, $362.50; travelling expenses, $3,387.07;		25,096 58
†Miscellaneous expenditure, viz: Advertising, $376.40; inspections and surveys, $230; legal expenses, $526.79; maps and plans, $796.24; postage, telegrams, telephones and express, $1,604.91; printing and stationery, $3,409.14; rents, $1,665.51; underwriters' boards, associations, etc., $2,814.29		11,423 28
Total expenditure	$	207,298 36

*($23,402.43 belongs to Fire business.)
†($9,371.51 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917	$	607,122 26
Amount of cash income as above		233,837 16
Total	$	840,959 42
Amount of expenditure as above		207,298 36
Balance, net ledger assets, December 31, 1918, ($676,714.77, less $43,053.71 held in trust for reinsurance companies)	$	633,661 06

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies (fire and hail)	$	139,461 46
Amount of commission thereon (fire and hail)		23,937 14
Amount of losses recovered from said companies (fire and hail)		63,476 20
Reserve of unearned premiums on all fire risks reinsured in unlicensed companies, $47,629.39, carried out at 80 per cent		38,103 51
Amount of losses due and recoverable from such companies—fire		2,241 48
Amount of cash or other securities held as security for recovery of fire losses		43,053 71

THE ACADIA FIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS,

Risks and Premiums.	Fire.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917.	27,301,590	350,769 96	357,950	4,038 23	27,659,540	354,808 19
Taken in 1918—Renewed....	29,137 614	406,622 82	690,320	7,986 66	29,827,934	414,609 48
Totals.....	56,439 204	757,392 78	1,048,270	12,024 89	57,487,474	769,417 67
Less ceased.....	22,701,987	295,685 99	520,200	5,219 78	23,222,187	300,905 77
Gross in force at end of 1918.	33,737,217	461,706 79	528,070	6,805 11	34,265,287	468,511 90
Less reinsured.....	10,900,279	136,045 86	292,740	3,753 36	11,193,019	139,799 22
Net in force at end of 1918..	22,836,938	325,660 93	235,330	3,051 75	23,072,268	328,712 68

Risks and Premiums.	Hail.	
	In Canada.	
	Amount.	Premiums
	$	$ cts.
Taken in 1918 new.....	1,350,811	81,055 54
Less ceased.....	1,350,811	81,055 54

SCHEDULE B.

Bonds and debentures owned by the company, viz:—

	Par value.	Book value.	Market value.
On deposit with Receiver General.			
Dom. of Can. (4) War Loan, 1937, 5½ p.c..	$ 42,000 00	$ 41,580 00	$ 42,000 00
City—			
Halifax, Perm. Stock, 5 p.c.....	30,000 00	30,500 00	30,000 00
Towns—			
Bridgewater, N.S., 1932, 4 p.c.....	2,000 00	1,855 00	1,700 00
Dartmouth, N.S., 1926, 4 p.c.....	6,000 00	5,930 00	5,400 00
Total on deposit with Receiver General.....$	80,000 00	$ 79,865 00	$ 79,100 00
Held by Company.			
Dom. of Can. (4)War Loan, 1937, 5½ p.c.....	63,000 00	62,509 88	63,000 00
Dom. of Canada(5) War Loan, 1923, 5½ p.c....	75,000 00	75,000 00	75,000 00
Miscellaneous—			
Canadian Pacific Railway special Investment notes prior to 1924.....	2,000 00	2,000 00	2,060 00
Mortgage Corporation of Nova Scotia, 1919, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Nova Scotia Steel and Coal Co., 1st mtge., 1959, 5 p.c.....	4,500 00	4,365 00	4,005 00
Total par, book and market values.....$	229,500 00	$ 228,739 88	$ 228,165 00

The Acadia Fire—*Concluded.*

Schedule C.

Stocks owned and held by the company, viz:—

	Par value.	Book value.	Market value.
Halifax Fire Ins. Co., 133 shares	$ 5,320 00	$ 5,320 00	$ 6,011 60
Dartmouth Development Co., 70 shares	700 00	552 50	700 00
C. P. Railway, 100 shares	10,000 00	22,100 00	16,000 00
Bank of Montreal, 30 shares	9,000 00	16,888 75	19,440 00
Bank of Nova Scotia, 182 shares	18,200 00	48,382 25	46,592 00
Canadian Bank of Commerce, 229 shares	22,900 00	30,643 14	46,258 00
Dominion Bank, 18 shares	1,800 00	4,140 00	3,816 00
Molsons Bank, 25 shares	2,500 00	5,050 00	4,500 00
*Northwest Adjustment and Inspection Agency (3 shares)	300 00	300 00	300 00
Royal Bank, 1,399 shares	139,900 00	259,098 13	299,386 00
Total par, book and market values	$ 210,620 00	$ 392,474 77	$ 443,003 60

*Not admitted.

ÆTNA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—WM. B. CLARK.

Secretary—E. J. SLOAN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—A. M. M. KIRKPATRICK.

Head Office in Canada—Toronto.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 5,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General. (*For details, see Schedule B*)		$ 505,643 33

Other Assets in Canada.

Cash in Molsons Bank, Toronto		132,918 12
Interest accrued		7,353 54
Agents' balances and premiums uncollected, viz:—		
Fire ($4,075.40 on business prior to Oct. 1, 1918)	$ 62,555 39	
Automobile, including Fire Risk, ($93.95 on business prior to Oct. 1, 1918)	1,190 23	
Tornado ($4.10 on business prior to Oct. 1, 1918)	99 73	
Total		63,845 35
Total assets in Canada		$ 709,760 34

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 13,069 12	
Net amount of fire claims, unadjusted	11,422 05	
Net amount of automobile (including Fire Risk) claims, unadjusted	165 00	
Total net amount of unsettled claims ($4,620.03 accrued prior to 1918)		$ 24,656 17
Reserve of unearned premiums, viz:—		
Fire	$ 278,988 49	
Automobile (including Fire Risk)	7,125 30	
Tornado	1,964 93	
Total, $288,078.72; carried out at 80 per cent		230,462 98
Taxes due and accrued (estimated)		11,664 33
Total liabilities in Canada		$ 266,783 48

ÆTNA—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk).	Tornado.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	485,178 91	17,504 56	1,919 73	
Less reinsurance	4,331 00			
Less return premiums	78,444 63	2,342 84	332 72	
Total deduction	82,775 63			
Net cash received	402,403 28	15,161 72	1,587 01	
Net cash received for all classes of business				$ 419,152 01
Cash received for interest on investments				26,331 02
Total income in Canada				$ 445,483 03

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Automobile (including Fire Risk).	Tornado.	
	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	24,808 49			
Less savings and salvage	932 50			
Net payment for said claims	23,875 99	1,883 35	50 00	
Paid for claims occurring during the year	213,601 79	5,033 20		
Less savings and salvage	1,158 51	255 00		
Less reinsurance	3,647 75			
Total deduction	4,806 26			
Net payment for said claims	208,795 53	4,778 20		
Total net payment for claims	232,671 52	6,661 55	50 00	
Total net payments for claims for all classes of business				$ 239,383 07
Commission and brokerage: fire, $90,577.77; other, $3,706.92				94,284 69
Taxes, fire, $12,358.32; other, $494.44				12,852 76
*Salaries and travelling expenses, Fire and other:—Salaries: Head office officials, $1,500; general and special agents, $10,800; travelling expenses, agents, $5,998.48				18,298 48
†Miscellaneous expenditure, Fire and other:—Advertising, $489.84; legal expenses, $10; maps and plans, $865.25; postage, telegrams, telephones and express, $1,676.66; underwriters, boards, associations, etc., $6,339.14; sundries, $83.36				9,464 25
Total expenditure in Canada				$ 374,283 25

* ($17,383.56 belongs to Fire business.)
† ($9,334.83 belongs to Fire business.)

ÆTNA—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile. (including Fire Risk).		Tornado.	
	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	47,157,065	515,270 24	685,554	13,146 66	596,856	2,794 40
Taken in 1918, new and renewed	43,999,232	501,255 61	1,102,408	17,442 64	404,885	1,975 78
Totals	91,156,297	1,016,525 85	1,787,962	30,589 30	1,001,741	4,770 18
Less ceased	40,520,657	453,583 84	964,365	16,338 69	192,510	1,015 75
Gross in force at end of 1918	50,635,640	562,942 01	823,597	14,250 61	809,231	3,754 43
Less reinsured	847,724	5,413 56				
Net in force at end of 1918	49,787,916	557,528 45	823,597	14,250 61	809,231	3,754 43

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
Governments—		
Dom. of Canada (1) War Loan, 1925, 5 p.c.	$ 50,000 00	$ 48,500 00
Dom. of Canada (2) War Loan, 1937, 5 p.c.	25,000 00	23,750 00
Province of Manitoba, 1947, 4 p. c.	5,000 00	4,100 00
" Manitoba, 1948, 4 p. c.	10,000 00	8,200 00
" Manitoba, 1922, 5 p.c.	25,000 00	24,500 00
" Ontario, 1925, 4½ p. c.	50,000 00	48,500 00
Cities—		
Calgary, 1933, 5 p. c.	25,000 00	23,250 00
Hamilton (T. H. and B. Ry. Co.), 1920, 4 p. c.	46,000 00	44,620 00
Hamilton, 1932, 4 p. c.	25,000 00	22,250 00
Montreal Corp. Stock, 1926, 4 p. c.	6,000 00	4,740 00
Montreal, 1942, 4 p. c.	50,000 00	43,000 00
Ottawa, 1935, 4½ p. c.	25,000 00	23,750 00
Toronto, 1920, 4 p. c.	10,000 00	9,800 00
Toronto, 1948, 4 p. c.	24,333 33	20,683 33
Westmount, 1938, 3½ p. c.	50,000 00	40,000 00
Railway—		
C. N. Ry., Winnipeg Terminal (g'teed by Prov. of Man.), 1939, 4 p. c.	$ 50,000 00	$ 41,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1925, 4¾ p. c.	25,000 00	25,000 00
Toronto Mtge. Co., 1921, 5 p. c.	50,000 00	50,000 00
Total on deposit with Receiver General	$ 551,333 33	$ 505,643 33

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 627,207 93
Loans secured by bonds, stocks or other collateral	43,590 00
Cash on hand, in trust companies and in banks	2,984,056 88
Agents' balances	3,394,925 61
Book value of bonds and stocks	25,747,052 21
Bills receivable	769 00
Total ledger assets	$32,797,601 63

ÆTNA—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	185,709 46
Special Deposit: New York Life Insurance and Trust Co., N.Y.	375 71
Due for reinsurance, $72,511.58; and salvages, $60,412.00, on paid losses	132,923 58
Gross aseets	$33,116,610 38
Deduct assets not admitted	1,041,832 23
Total admitted assets	$32,074,778 15

LIABILITIES.

Net amount of unpaid losses	$ 2,303,307 08
Total unearned premiums	14,751,991 44
Amount reclaimable on perpetual fire insurance policies	100,446 94
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
Federal, state and other taxes due or accrued (estimated)	1,000,000 00
Contingent commissions or other charges due or acrrued	10,000 00
Total liabilities (except capital stock)	$18,170,745 46
Capital stock paid in cash	5,000 000 00
Surplus over liabilities and capital	8,904,032 69
Total liabilities	$32,074,778 15

INCOME.

Net cash received for premiums	$18,318,256 06
Deposit premiums received on perpetual risks	1,099 66
Interest and dividends	1,122,472 80
Rents	25,300 00
Agents' balances previously charged off	1,117 22
Gross profit on sale or maturity of bonds	45,858 00
Conscience money	420 50
Total income	$19,514,524 24

DISBURSEMENTS.

Net amount paid for losses	$ 8,807,806 19
Expenses of adjustment and settlement of losses	118,115 36
Cash dividends paid stockholders	1,000,000 00
Commission or brokerage	3,540,342 83
Total Field Supervisory expenses	494,250 04
Deposit premiums returned	5,539 70
Salaries	761,187 09
Advertising and subscriptions, $34,914.41; Printing and stationery, $167,133.35	202,047 76
Postage, telegraph and telephone, exchange and express	57,001 08
Rents	90,215 23
Taxes on real estate	598,995 69
Inspections and surveys, including underwriters boards and tariff associations	284,422 77
State taxes on premiums, Insurance Department licenses and fees	807,275 67
Agents' balances charged off	1,813 45
Gross loss on sale or maturity of bonds	20,615 62
All other disbursements	64,417 88
Total disbursements	$16,854,046 36

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire	$1,968,657,655 00
Premiums thereon	20,901,584 38
Amount of policies terminated—Fire	1,677,236,611 00
Premiums thereon	17,103,950 26
Net amount in force at the end of the year—Fire	2,461,471,580 00
Premiums thereon	26,434,232 57
Net amount in force at end of year—Marine and Inland	$ 85,840,620 00
Premiums thereon	1,695,683 66
Perpetual risks in force at end of year—Fire	$ 4,944,098 00
Deposits thereon	111,607 71

AGRICULTURAL INSURANCE CO. OF WATERTOWN, N.Y.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—W. H. STEVENS.

Secretary—P. H. WILLMOTT.

Principal Office—Watertown, N.Y.

Chief Agent in Canada—W. J. MILLS.

Head Office in Canada—Vancouver, B.C.

(Incorporated, 1863. Transacted business in Canada under Dominion license from 1870 to 1873 and from 1879 to 1897. Dominion license was again issued to Company on Nov. 5, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Dominion of Canada War Loan, 1937, 5 p.c	$ 25,000 00	$ 23,798 07	
Carried out at market value			$ 23,798 07

Other Assets in Canada.

Cash in Canadian Bank of Commerce, Vancouver	2,947 26
Interest accrued	416 66
Agents' balances and premiums uncollected	6,216 02
Total assets in Canada	$ 33,378 01

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 152 00
Reserve of unearned premiums, $15,042.00; carried out at 80 p.c	12,033 60
Return premiums	1,757 00
Taxes due and accrued	300 00
Total liabilities in Canada	$ 14,242 60

INCOME IN CANADA.

Gross cash received for premiums	$ 30,164 87	
Deduct reinsurances, $11,962.49; return premiums, $6,411.95	18,374 44	
Net cash received for premiums		$ 11,790 43
Received for interest on bond		1,250 00
Total income in Canada		$ 13,040 43

AGRICULTURAL—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 34 73	
Amount paid for claims occurring during the year	$ 3,763 82	
Deduct reinsurances	985 56	
Net amount paid for said claims	$ 2,778 26	
Total net amount paid for said claims		$ 2,812 99
Commission or brokerage		4,092 09
Paid for taxes		274 88
Miscellaneous expenditure, viz.:—Underwriters' Boards, Tariff Associations, etc., $190.68; expenses (adjustment of losses), $90.82; filing fees, $3.40		284 90
Total expenditure in Canada		$ 7,464 86

RISKS AND PREMIUMS IN CANADA.

—	Class of Business. Fire. Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1917	2,100,300	31,986 00
Taken in 1918, new and renewed	1,898,784	30,844 27
Totals	3,999,084	62,830 27
Less ceased	1,651,224	22,120 78
Gross in force at end of 1918 (est)	2,347 860	40,709 49
Less reinsured (est)	616,660	11,962 49
Net in force at end of 1918	1,731,200	28,747 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 44,705 65
Mortgage loans on real estate, first liens	507,932 00
Loans secured by pledge of bonds, stocks, or other collaterals	98,825 50
Book value of bonds and stocks	4,728,212 22
Cash on hand, in trust companies and in banks	545,088 67
Agents' balances and bills receivable	371,572 08
Total	$ 6,296,336 12

NON-LEDGER ASSETS.

Interest accrued	56,978 90
Reinsurance due on paid losses	18,009 97
Gross assets	$ 6,371,324 99
Deduct assets not admitted	202,905 42
Total admitted assets	$ 6,168,419 57

AGRICULTURAL—*Concluded.*

LIABILITIES.

Total net amount of unpaid claims	$ 487,170 15
Unearned premiums	2,872,691 27
Salaries, rents, etc., due or accrued	12,700 00
Federal, state and other taxes due or accrued (estimated)	100,000 00
Contingent expenses or other charges due or accrued	15,000 00
Conflagration reserve	250,000 00
Total liabilities (excluding capital stock)	$ 3,737,561 42
Joint capital stock paid in cash	500,000 00
Surplus over all liabilities	1,930,858 15
Total liabilities	$ 6,168,419 57

INCOME.

Net cash received for premiums	$ 3,652,515 73
Interest and dividends	277,554 20
Rents	2,500 00
Agents' balances previously charged off	264 48
Gross profit on sale or maturity of bonds	758 35
Gross increase, by adjustment, in book value of bonds	10,417 48
Total income	$ 3,944,010 24

DISBURSEMENTS.

Net amount paid for claims	$ 1,635,845 16
Expenses of adjustment and settlement of claims	45,541 49
Dividends to stockholders	200,000 00
Commission or brokerage	853,883 94
Field supervisory expenses	103,155 20
Salaries, fees and all other charges of officers, directors, trustees and home office employees	106,809 01
Rents	17,849 09
Inspections and surveys, (including underwriters' boards and tariff associations)	85,009 16
Federal taxes	61,088 59
State taxes on premiums, insurance department licenses and fees	82,889 11
Agents' balances charged off	658 66
Gross loss on sale or maturity of bonds and stocks	134,118 32
Gross decrease by adjustment in book value of bonds	443 04
All other disbursements	56,915 53
Total disbursements	$ 3,384,206 30

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year	$ 448,779,400 00
Premiums thereon	4,832,300 25
Terminated during the year	405,369,400 00
Premiums thereon	3,799,2?8 25
Net in force, December 31, 1918	554,200,200 00
Premiums thereon	5,217 304 00

ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
Chairman—The Hon. N. CHARLES ROTHSCHILD.
General Manager—O. MORGAN OWEN.
Principal Office—Bartholomew Lane, London, England.
Chief Agent in Canada—THOS. D. BELFIELD.
Head Office in Canada—39 St. Sacrement St., Montreal, Que.
(Established August 4, 1824. Commenced business in Canada, March 1, 1892.)

CAPITAL.

Amount of capital authorized and subscribed	£ 5,450,000	$26,523,333 33
Amount paid thereon in cash	1,000 000	4,866,666 67

ASSETS IN CANADA.

Held solely for protection of Canadian Policyholders.

Bonds on deposit with Receiver General:—

	Par value.	Market value.	
Province of British Columbia stock, 1941, 3 p.c.	$ 109,500 00	$ 74,460 00	
British Govt. War Loan Stock, 1929/1947, 5 p.c.	170,333 33	161,816 68	
Grand Trunk Pacific Railway, 1st mortgage sterling (guaranteed by Dominion of Canada), 1962, 3 p.c.	257,933 34	162,498 00	
Total on deposit with Receiver General	$ 537,766 67	$ 398,774 68	
Carried out at market value			$ 398,774 68

Other Assets in Canada.

Cash at head office in Canada		7,155 73
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 16,950 57	
Canadian Bank of Commerce, Montreal	11,020 87	
Total cash in banks		27,971 44
Agents' balances and premiums uncollected, viz.:—		
Fire ($471.67 on business prior to Oct. 1, 1918)	$ 39,617 82	
Accident	441 93	
Automobile (including Fire Risk)	487 51	
Automobile (excluding Fire Risk)	167 05	
Employers' Liability	5,309 11	
Guarantee	2,782 16	
Sickness	432 83	
Total		49,238 41
Office furniture and plans		5,000 00
Total assets in Canada		$ 488,140 26

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 28,738 57	
" " resisted, in suit	7,500 00	
" accident claims, unadjusted	55 00	
" automobile (including Fire Risk), unadjusted	2,139 10	
" automobile (excluding Fire Risk), unadjusted	1,220 22	
" employers' liability claims, unadjusted	795 00	
" guarantee claims, unadjusted	6,500 00	
" sickness claims, unadjusted	1,371 84	
Total net amount of unsettled claims ($2,000 accrued in previous years)		$ 48,319 73
Reserve of unearned premiums, viz.:—		
Fire	$ 263,316 94	
Accident	2,177 05	
Automobile (including Fire Risk)	6,688 06	
Automobile (excluding Fire Risk)	5,133 80	
Employers' Liability	4,739 79	
Guarantee	7,639 65	
Sickness	1,930 87	
Steam Boiler	1,329 88	
Total, $292,956.04; carried out at 80 per cent		234,364 83
Taxes due and accrued		14,913 30
Total liabilities in Canada		$ 297,597 86

ALLIANCE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Employers' Liability.	Guarantee	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received..	399,790 11	5,007 14	15,502 29	13,184 77	8,184 87	14,830 24	3,890 74
Less reinsurance.....	1,204 70	199 16			562 54	1,236 27	132 34
" return premiums	41,059 76	424 22	1,736 26	2,156 86	1,196 95	597 79	312 16
Total deduction.....	42,264 46	623 38			1,759 49	1,834 06	444 50
Net cash received...	357,525 65	4,383 76	13,766 03	11,027 91	6,425 38	12,996 18	3,446 24

Net cash received for premiums for all classes of business	$ 409,571 15
Received for interest	19,539 67
Total income in Canada	$ 429,110 82

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Employers' Liability.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years.....	19,386 57		678 50	256 50		
Less savings and salvage...	154 90					
Net payment for said claims	19,231 67					
Paid for claims occurring during the year.....	190,652 07	232 26	2,303 80	4,458 24	1,270 15	961 70
Less savings and salvage...	773 00			64 10		23 33
Less reinsurance.....	278 49					
Total deduction.....	1,051 49					
Net payment for said claims	189,600 58			4,394 14		
Total net payment for said claims.....	208,832 25	232 26	2,982 30	4,650 64	1,270 15	938 37

Total net payments for claims for all classes of business	$ 218,905 97
Commission and brokerage, fire, $75,428.33; other, $18,936 51	94,364 84
Commission on profits, fire, $1,420.29; other, 245.55	1,665 84
Taxes and licenses, fire, $9,517.43; other, $1,357.80	10,875 23
*Salaries, fees and travelling expenses; Fire: Salaries, head office, $21,008.52; auditors' fees, $400; travelling expenses of officials and agents, $608.55	22,017 07
†Miscellaneous expenditure, viz.: Advertising, $107.07; furniture and fixtures, $751 47; inspections and surveys, $48.50; legal expenses, $100; maps and plans, $1,191 32; postage, telegrams, telephones and express, $2,202.15; printing and stationery, $6,235.31; rents, $3,702.50; underwriters' boards, associations, etc., $4,874.77; war stamps, $108; rates and taxes on premises, $403.91; general office expenses, $2,514.71	22,239 71
Total expenditure in Canada	$ 370,068 66

*($16,536 24 belongs to Fire business.)
†($17,339.46 belongs to Fire business.)

ALLIANCE—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.							
	Fire.		Accident.		Automobile (Including Fire Risk).		Automobile - (Excluding Fire Risk).	
	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums
	$	$ cts.	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	46,378,421	456,681 31	189,783	1,417 85	220,800	6,291 68	1,230,000	5,177 01
Taken in 1918, new and renewed	44,092,823	395,509 81	967,091	4,984 51	600,447	15,206 65	2,539,000	13,002 79
Totals	90,471,244	852,191 12	1,156,874	6,402 36	821,247	21,498 33	3,769,000	18,179 80
Less ceased	39,862,637	344,842 74	271,549	1,849 10	358 825	8,122 21	2,015,000	7,912 20
Gross in force at end of 1918	50,608,607	507,348 38	885,325	4,553 26	462,422	13,376 12	1,754,000	10,267 60
Less reinsured	321,044	2,574 85	48,833	199 16				
Net in force at end of 1918	50,287,563	504,773 53	836,492	4,354 10	462,422	13,376 12	1,754,000	10,267 60

Risks and Premiums.	Class of Business.				
	Employers' Liability		Guarantee.		Sickness.
	Amount.	Premiums	Amount.	Premiums	Premiums
	$	$ cts.	$	$ cts.	$ cts.
Gross in force at end of 1917	190,000	1,994 53	519,941	2,195 25	488 17
Taken in 1918. New and renewed	675.000	12,856 96	4,856,436	16,879 47	4,323 57
Totals	865,000	14,851 49	5,376,377	19,074 72	4,811 74
Less ceased	220,000	2,609 49	643,971	2,559 15	800 33
Gross in force at end of 1918	645,000	12,242 00	4,732,406	16,515 57	4,011 41
Less reinsured	5,000	562 54	548,235	1,236 27	132 34
Net in force at end of 1918	640,000	11,679 46	4,184,171	15,279 30	3,879 07

(*For General Business Statement, see Appendix.*)

THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—BENJAMIN RUSH.
Secretary—JOHN KREMER.
Principal Office—Philadelphia, Pa.
Chief Agent in Canada—Robert Hampson & Son, Limited.
Head Office in Canada—Montreal.

(Incorporated December 5, 1914, Dominion license issued, Aug. 30, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 750,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Dom. of Canada bonds, 1926, 5 p.c.	$ 20,000 00	$ 19,100 00	
" " 1931, 5 p.c.	5,000 00	4,775 00	
State of New York, 1962, 4 p.c.	30,000 00	30,000 00	
Total on deposit with Receiver General	$ 55,000 00	$ 53,875 00	
Carried out at market value			$ 53,875 00

(Other assets in Canada).

Cash in banks, viz.:—		
Canadian Bank of Commerce, Vancouver, B.C.	$ 5,116 07	
Bank of Ottawa, Montreal	9,420 14	
Total cash in banks		14,536 21
Interest accrued		462 50
Agents' balances and premiums uncollected		4,120 74
Total assets in Canada		$ 72,994 45

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 6,699 59
Total net reserve of unearned premiums, $63,562.59; carried out at 80 p.c.	50,850 07
Taxes due and accrued	1,800 00
Total liabilities in Canada	$ 59,349 66

INCOME IN CANADA.

Premiums.	Fire.	
	$ cts.	
Gross cash received	175,224 15	
Less reinsurance	20,845 80	
" return premiums	33,121 85	
Total deduction	53,967 65	
Total net cash received for premiums		$ 121,256 50
Received for interest on bonds		2,450 00
Total income in Canada		$ 123,706 50

THE ALLIANCE INSURANCE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 4,005 46	
Amount paid for claims occurring during the year	$ 58,261 80	
Deduct savings and salvage, $712; reinsurances, $7,469.34	8,181 34	
Total net amount paid for claims		$ 54,085 92
Commission or brokerage		36,609 71
Paid for taxes, fire		2,859 84
Travelling expenses of agents		352 93
Miscellaneous expenditure: Advertising, $225.11; postage, telegrams, telephone and express, $507.39; printing and stationery, $684.46; Underwriters' Boards, Tariff Associations, etc., $1,122.67; sundries, $235.30		2,774 93
Total expenditure in Canada		$ 96,683 33

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at December 31, 1917	$ 8,182,570	$ 80,696 76
Taken during the year, renewed	21,151,665	167,369 14
Total	$ 29,334,235	$ 248,065 90
Deduct terminated	14,227,846	104,027 79
Gross in force at December 31, 1918	$ 15,106,389	$ 144,038 11
Deduct reinsured	2,186,918	21,617 64
Net in force December 31, 1918	$ 12,919,471	$ 122,420 47

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of bonds and stocks		$ 3,434,988 59
Cash on hand, in trust companies and in banks		248,368 66
Agents' balances and bills receivable		294,615 59
Amount recoverable for reinsurance on paid losses		1,197 45
Total ledger assets		$ 3,979,170 29

NON-LEDGER ASSETS.

Interest accrued		42,828 69
Gross assets		$ 4,021,998 98
Deduct assets not admitted		190,053 23
Total admitted assets		$ 3,831,945 75

LIABILITIES.

Net amount of unpaid claims		$ 451,861 56
Total amount of unearned premiums		1,216,702 77
Amount reclaimable by the insured on perpetual Fire policies		18,552 96
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued		2,884 58
Taxes due or accrued (estimated)		63,000 00
Contingent commissions, etc., due or accrued		12,000 00
Total liabilities, except capital stock		$ 1,765,001 87
Capital stock paid up in cash		750,000 00
Contingent reserve fund		566,943 88
Surplus over all liabilities		750,000 00
Total liabilities		$ 3,831,945 75

The Alliance Insurance—*Concluded.*

INCOME.

Net cash received for premiums	$ 2,052,760 46
Deposit premiums written on perpetual risks (gross)	904 72
Interest and dividends	145,501 14
Agents' balances previously charged off	7 78
Gross profit on sale or maturity of bonds	431 96
Total income	$ 2,199,606 06

DISBURSEMENTS.

Net amount paid for claims	$ 1,017,578 38
Expenses of adjustment and settlement of claims	13,145 88
Paid stockholders for interest and dividends	75,000 00
Agents' allomances, commission or brokerage	363,437 79
Field supervisory expenses	36,354 42
Salaries, fees and all other charges of officers, directors, trustees and home office employees	71,185 95
Rents	5,793 68
Inspections and surveys, including underwriters' Boards and Tariff Associations	26,886 15
State taxes on premiums; Insurance Department licenses and fees	51,983 02
Federal taxes	30,760 01
Advertising and subscriptions, $1,648.74; printing and stationery, $14,728.65	16,377 39
Agents' balances charged off	741 51
Gross loss on sale or maturity of bonds	7,657 01
All other disbursements	13,676 45
Total disbursements	$ 1,730,577 64

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$263,232 908 00
Premiums thereon	2,493,489 91
Amount of risks terminated during the year	198,780 562 00
Premiums thereon	1,828,175 96
Net amount in force at December 31, 1918	208,592,205 00
Premiums thereon	1,992,925 50
Perpetual risks	687,550 00
Deposit premiums thereon	20,614 40

AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—B. G. CHAPMAN, JR.

Secretary—HAROLD M. HESS.

Principal Office—St. Louis, Mo.

Chief Agent in Canada—W. P. FESS.

Head Office in Canada—Winnipeg.

(Incorporated February, 1853. Dominion license issued December 17, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)		$ 149,276 26
Other Assets in Canada.		
Cash in Union Bank of Canada, Winnipeg		59,304 43
Interest accrued		2,701 41
Deposit with Western Canada Grain Association		1,000 00
Agents' balances and premiums uncollected:—		
Fire ($698.50 on business issued prior to Oct. 1, 1918)	$ 34,677 24	
Tornado	8 88	
Total		34,686 12
Total assets in Canada		$ 246,968 22

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 13,200 95	
Net amount of fire claims, unadjusted	2,000 00	
Total net amount of unsettled fire claims		$ 15,200 95
Reserve of unearned premiums, viz.:—		
Fire	$ 59,851 50	
Tornado	1,377 47	
Total, $61,228.97; carried out at 80 per cent		48,983 17
Taxes due and accrued		2,500 00
Reinsurance premiums (fire)		2,824 74
Total liabilities in Canada		$ 69,508 86

AMERICAN CENTRAL—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	$ cts.	$ cts.
Gross cash received	249,119 87	1,172 41
Less reinsurance	122,948 02	
Less return premiums	31,794 67	
Total deduction	154,742 69	4 50
Net cash received	94,377 18	1,167 91

Net cash received for premiums for all classes of business	$ 95,545 09
Cash received for interest on investments	8,115 54
Bad debts recovered	59 96
Total income in Canada	$ 103,720 59

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Tornado.
	$ cts.	$ cts.
Amount paid for claims occurring in previous years	32,447 19	
Less savings and salvage	1,256 20	
Less reinsurance	16,296 99	
Total deduction	17,553 19	
Net payment for said claims	14,894 00	
Paid for claims occurring during the year	74,118 99	12 50
Less savings and salvage	235 44	
Less reinsurance	37,461 90	
Total deduction	37,697 34	
Net payment for said claims	36,421 65	
Total net payment for claims	51,315 65	12 50

Total net payments for claims for all classes of business	$ 51,328 15
Commission and brokerage, fire, $27,461.94; other, $371.94	27,833 88
Paid or allowed for commission on profits, fire	92 01
Taxes, fire	1,648 40
*Salaries, fees and travelling expenses: salaries, general and special agents, $1,298.11; Travelling expenses, agents, $592.65	1,890 76
†Miscellaneous expenditure, viz.: Advertising, $6.48; inspections and surveys, $343.10; legal expenses, $2.50; maps and plans, $259.04; postage, telegrams, telephones andexpress, $56.26; printing and stationery, $15.05; rents, $5.47; agency sundries, $21.57	709 47
Total expenditure in Canada	$ 83,502 67

*($1,883.16 belongs to Fire business.)
†($706.47 belongs to Fire business.)

American Central—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	22,210,843	222,907 44	456,215	1,710 10
Taken in 1918, new and renewed	29,839,276	250,990 06	260,300	1,181 29
Totals	52,050,119	473,897 50	716,515	2,891 39
Less ceased	28,251,258	222,735 48	18,000	57 75
Gross in force at end of 1918	23,798,861	251,162 02	698,515	2,833 64
Less reinsured	12,530,441	134,249 95		
Net in force at end of 1918	11,268,420	116,912 07	698,515	2,833 64

Schedule B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Cities—		
Brandon, 1942, 4½ p.c.	$ 25,000 00	$ 21,500 00
Calgary, 1933, 5 p.c.	15,000 00	13,950 00
Fort William, 1937, 4½ p.c.	24,820 00	21,593 40
Fort William, 1934, 5 p.c.	11,000 00	10,340 00
Toronto, 1949, 4 p.c.	26,766 67	22,751 66
Victoria, 1937, 4 p.c.	30,660 00	25,141 20
Winnipeg, 1928, 4 p.c.	10,000 00	9,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1919, 4½ p.c.	20,000 00	20,000 00
Can. Perm. Mtge. Corp., 1923, 5½ p.c.	5,000 00	5,000 00
Total on deposit with Receiver General	$ 168,246 67	$ 149,276 26

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Mortgage loans on real estate	$ 20,000 00
Loans on bonds, stocks, etc.	4,500 00
Book value of bonds and stocks	3,906,178 93
Cash on hand, in trust companies and in banks	521,005 84
Agents' balances	597,204 13
Total ledger assets	$ 5,048,888 90

NON-LEDGER ASSETS.

Interest accrued	48,599 63
Reinsurance recoverable on paid losses	39,430 11
Gross assets	$ 5,136,918 64
Deduct assets not admitted	573,990 45
Total admitted assets	$ 4,562,928 19

AMERICAN CENTRAL—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	$ 280,717 00
Total unearned premiums	1,975,425 54
Dividends, due and unpaid	255 98
Salaries, rents, expenses, bills, accounts, etc., due and accrued	3,550 89
Federal, state and other taxes due or accrued (estimated)	50,000 00
Contingent commissions or other charges due or accrued	15,000 00
Total liabilities, excluding capital stock	$ 2,324,949 41
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	1,237,978 78
Total liabilities	$ 4,562,928 19

INCOME.

Total premium income	$ 2,174,178 02
Interest and dividends	160,033 14
Gross profit on sale or maturity of bonds and stocks	156 25
From agents' balances previously charged off	1,187 41
Total income	$ 2,335,554 82

DISBURSEMENTS.

Net amount paid for claims	$ 1,173,752 49
Expenses of adjustment and settlement of claims	25,993 97
Agents' allowances	583,461 70
Field supervising expenses	46,765 29
Salaries, fees and all other charges of officers, directors, trustees and home office employees	62,730 01
Rents	4,801 43
Underwriters' boards and tariff associations, inspections and surveys	34,761 61
Federal taxes	29,319 86
State taxes on premiums, Insurance Department licenses and fees	77,866 45
Agents' balances charged off	1 42
Gross loss on sale or maturity of bonds	1,716 25
Gross decrease, by adjustment, in book value of bonds	5,424 55
All other disbursements	30,278 36
Total disbursements	$ 2,076,873 39

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$ 634,595,573 00
Premiums thereon	6,773,158 14
Amount of policies terminated during the year	588,869,935 00
Premiums thereon	6,018,655 25
Net amount in force at December 31, 1918	379,760,240 00
Premiums thereon	3,869,179 70

THE AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—C. W. BAILEY.

Secretary—FREDERICK HOADLEY.

Principal Office—70 Park Place, Newark, N.J.

Chief Agent in Canada—H. L. DENISON.

Head Office in Canada—Winnipeg.

(Incorporated February 20, 1846. Dominion license issued June 28, 1912.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Toronto, 1948, 4 p.c.	$ 73,000 00	$ 62,050 00	
Carried out at market value			$ 62,050 00

Other Assets in Canada.

Interest accrued	1,460 00
Agents' balances and premiums uncollected	6,892 26
Total assets in Canada	$ 70,402 26

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 8,349 41
Reserve of unearned premiums, $45,355.42; carried out at 80 per cent	36,284 34
Taxes due and accrued	677 77
Total liabilities in Canada	$ 45,311 52

INCOME IN CANADA.

Gross cash received for premiums	$ 93,654 17	
Deduct reinsurances, $9,059.05; return premiums, $11,612.78	20,671 83	
Net cash received for said premiums		$ 72,982 34
Received for interest on bond		2,920 00
Total income in Canada		$ 75,902 34

THE AMERICAN INSURANCE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 1,057 80	
Amount paid for claims occurring during the year	$ 48,178 35	
Deduct reinsurances	3,015 08	
Net amount paid for said claims	$ 45,163 27	
Total net amount paid for claims		$ 46,221 07
Paid for commission or brokerage		21,606 93
Taxes		1,832 69
Miscellaneous expenditure: Inspections and surveys, $523.29; printing and stationery, $122.95; underwriters' boards, tariff associations, etc., $945.55		1,591 79
Total expenditure in Canada		$ 71,252 48

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1917	$ 5,316,845	$ 74,900 29
Taken during the year, new and renewed	8,260,610	96,172 50
Total	$ 13,577,455	$ 171,072 79
Deduct terminated	6,486,304	74,120 12
Gross in force at end of year	$ 7,091,151	$ 96,952 67
Deduct reinsured	721,951	9,857 13
Net in force at December 31, 1918	$ 6,369,200	$ 87,095 54

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 472,500 00
Mortgage loans on real estate, first liens	1,761,781 00
Book value of bonds and stocks	9,905,451 49
Cash on hand, in banks and in trust companies	825,054 33
Agents' balances and bills receivable	1,322,081 83
Total ledger assets	$14,286,868 65

NON-LEDGER ASSETS.

Interest due and accrued	112,892 74
Reinsurance recoverable on paid losses	14,051 52
Gross assets	$ 14,413,812 91
Deduct assets not admitted	790,069 34
Total admitted assets	$13,623,743 57

LIABILITIES.

Net amount of unpaid claims	$ 743,028 69
Total unearned premiums	7,111,484 49
Interest due or accrued on borrowed money	3,572 77
Dividends due and unpaid	100,000 00
Salaries, rents, expenses, bills, etc., due or accrued (estimated)	5,000 00
Taxes due and accrued (est.)	180,000 00
Contingent commissions, or other charges due or accrued	7,500 00
Special reserve fund	300,000 00
Funds held under reinsurance treaties	3,361 51
Due and to become due for borrowed money	450,000 00
Commissions on farm premiums (payable when notes become due)	19,283 96
Total liabilities, except capital stock	$ 8,923,231 42
Capital paid up in cash	2,000,000 00
Surplus over all liabilities, including capital stock	2,700,512 15
Total liabilities	$13,623,743 57

THE AMERICAN INSURANCE—*Concluded.*

INCOME.

Net cash received for premiums	$ 6,676,876 91
Interest and dividends	486,182 17
Rents	37,615 27
Agents' balances previously charged off	122 07
Borrowed money	450,000 00
Gross profit on sale or maturity of stocks	5 00
Total income	$ 7,650,801 42

DISBURSEMENTS.

Net amount paid for claims	$ 2,763,004 63
Expenses of adjustment and settlement of losses	79,733 60
Interest or dividends to stockholders	400,000 00
Interest or dividends to policyholders	83 00
Commissions or brokerage	1,588,279 06
Field supervisory expenses	145,221 56
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees	310,561 63
Rents	49,799 20
Inspections and surveys, including Underwriters' Boards and Tariff Associations	110,113 63
Federal taxes	113,387 32
State taxes on premiums, Insurance Department licenses and fees	175,664 66
Advertising and subscriptions, $7,653.29; printing and stationery, $56,410.85	64,064 14
Agents' balances charged off	1,547 39
Gross decrease, by adjustment, in book value of ledger assets	16,811 42
Gross loss on sale or maturity of real estate	3,925 52
All other disbursements	94,875 32
Total disbursements	$ 5,917,072 08

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$ 954,931,860 00
Premiums thereon	9,949,555 07
Amount of policies terminated during the year	817,700,183 00
Premiums thereon	7,787,498 87
Net amount in force at December 31, 1918	1,276,899,317 00
Premiums thereon	13,445,184 28

UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
Secretary—EDWARD E. HALL.
Attorneys—EDWARD E. HALL and CHARLES A. TROWBRIDGE.
Principal Office—New York.
Chief Agent in Canada—J. E. CLEMENT.
Head Office in Canada—Montreal.

(Formed April 28, 1890. Dominion license issued November, 30 1910.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Commonwealth of Massachusetts, 1935, 3½ p.c.	$ 30,000 00	$ 28,800 00
State of New York, 1960, 4 p.c.	25,000 00	26,500 00
City of Toronto, 1948, 4 p.c.	21,900 00	18,615 00
Total on deposit with Receiver General	$ 76,900 00	$ 73,915 00

Carried out at market value		$ 73,915 00
Cash in Bank of Montreal, Montreal		4,942 24
Other Assets in Canada.		
Interest accrued		1,463 00
Agents' balances and premiums uncollected; fire		4,944 22
Total assets in Canada		$ 85,264 46

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 1,263 43	
Net amount of sprinkler leakage claims, unadjusted	367 06	
Total amount net of unsettled claims		$ 1,630 49
Total reserve of unearned premiums, viz.:—		
Fire	$ 11,018 82	
Sprinkler Leakage	8,179 91	
Total, $19,198.73; carried out at 80 per cent		15,358 98
Taxes due and accrued		500 00
Return premiums (Sprinkler Leakage)		187 44
Total liabilities in Canada		$ 17,676 91

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Sprinkler Leakage.	
	$ cts.	$ cts.	
Gross cash received	26,569 33	9,557 03	
Less reinsurance	410 00		
Less return premiums	2,529 50	2,877 01	
Total deduction	2,939 50		
Net cash received	23,629 83	6,680 02	
Net cash received for premiums for all classes of business			$ 30,309 85
Cash received for interest on investments			2,926 00
Total income in Canada			$ 33,235 85

American Lloyds—*Concluded.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Sprinkler Leakage.
	$ cts.	$ cts.
Amount paid for claims occurring in previous years	50 43	6,667 53
Amount paid for claims occurring during the year	13,175 23	10,330 36
Total net payments for claims	13,225 66	16,997 89

Total net payments for claims for all classes of business	$	30,223 55
Commission and brokerage: fire, $5,991.12; other, $1,906.39		7,897 51
Taxes: fire, $935.49; other, $213.28		1,148 77
Paid for printing and stationery		22 97
Paid for advertising		10 00
Paid for bank exchange charges		8 02
Total expenditure in Canada	$	39,310 82

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Sprinkler Leakage.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	7,418,177	29,526 36	2,992,258	25,485 74
Taken in 1918—New and renewed	6,145,986	25,261 90	1,076,900	8,320 83
Totals	13,564,163	54,788 26	4,069,158	33,806 57
Less ceased	8,301,427	32,217 99	1,894,448	14,494 46
Gross in force at end of 1918	5,262,736	22,570 27	2,174,710	19,312 11
Less reinsured	85,000	410 00	6,500	52 19
Net in force at end of 1918	5,177,736	22,160 27	2,168,210	19,259 92

(*For General Business Statement, see Appendix.*)

ATLAS ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—FRANCIS ALEXANDER JOHNSTON.

General Manager and Secretary—C. H. FALLOON.

Principal Office—London, Eng.

Chief Agent in Canada—M. C. HINSHAW.

Principal Office in Canada—Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

Amount of joint stock authorized and subscribed	£ 2,200,000=	$10,706,666 67
Amount paid thereon in cash	264,000=	1,284,800 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*)		$ 457,047 99

Other assets in Canada.

Cash in banks, viz.:—		
Bank of British North America, Montreal	$ 32,465 45	
Union Bank of Canada, Winnipeg	23,898 22	
Total cash in banks		56,363 67
Interest accrued		5,195 64
Agents' balances and premiums uncollected, ($10,505.67 on business prior to Oct. 1, 1918)		56,982 09
Office furniture and plans		5,000 00
Total assets in Canada		$ 580,589 39

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 13,314 00	
Net amount of claims, resisted, in suit (accrued in previous years)	7,500 00	
Total net amount of unsettled claims		$ 20,814 00
Reserve of unearned premiums, $433,743.30; carried out at 80 per cent		346,994 56
Taxes due and accrued		20,000 00
Total liabilities in Canada		$ 387,808 56

INCOME IN CANADA.

Gross cash received for premiums	$ 656,767 18	
Deduct reinsurances, $10,205.62; return premiums, $86,505.19	96,710 81	
Net cash received for premiums		$ 560,056 37
Received for interest on investments (paid direct to head office)		21,246 05
Total income in Canada		$ 581,302 42

ATLAS—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 22,902 66	
Amount paid for claims occurring during the year	$ 302,715 77	
Deduct savings and salvage, $466.20; reinsurances, $19,803.84	20,270 04	
Net amou nt paid for said claims	$ 282,445 73	
Total net amount paid for claims		$ 305,348 39
Commission or brokerage		104,701 55
Paid or allowed for commission on profits		5,400 00
Paid for:—Salaries, head office officials, $33,749.87; auditors' fees, $600; travelling expenses, $3,655.28		38,005 15
Taxes		15,349 36
Miscellaneous expenditure, viz.:—Advertising, $1,221.13; rent, $1,282.97; maps and plans, $1,451.11; postage, express, telephones and telegrams, $5,820; underwriters' association and tariff charges, $6,852.29; stationery and printing, $2,500.09; legal fees, $11; fire departments, patrol and salvage corps assessments, etc., $149.12; other charges, $4,276.88; furniture and fixtures, $134.40		23,698 99
Total expenditure in Canada		$ 492,503 44

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1917	$ 71,312,266	$ 816,683 25
Taken during the year, new and renewed	54,336,189	662,018 58
Total	$125,648,455	$1,478,701 83
Deduct terminated	51,921,210	620,075 77
Gross in force at December 31, 1918	$ 73,727,245	$ 858,626 06
Deduct reinsured	1,327,530	14,266 88
Net in force at December 31, 1918	$ 72,399,715	$ 844,359 18

SCHEDULE B.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Canada inscribed stock, 1909/1934, 3½ p.c.	$ 184,933 33	$ 149,796 00
Canada reg'd stock, 1930/1950, 3½ p.c.	24,333 33	18,736 67
Canada bonds, 1919, 3¾ p.c.	4,866 66	4,769 33
Canada (4) War Loan, 1922, 5½ p.c.	25,000 00	25,000 00
Prov. of Saskatchewan, 1923, 4 p.c.	48,666 67	45,260 00
Newfoundland Govt. inscribed stock, 1913/1938, 4 p.c.	48,666 67	39,420 00
Victorian Govt. inscribed stock, 1919, 4 p.c.	58,400 00	55,480 00
City—		
Toronto, 1921, 4 p.c.	9,733 34	9,441 33
Toronto, 1936, 4 p.c.	38,933 34	34,261 33
Railway—		
Grand Trunk Pacific Ry. 1st Mtge. Alta Lines (guaranteed by Prov. of Alberta), 1939, 4 p.c.	24,333 34	19,223 33
Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Dominion of Canada), 1962, 3 p.c.	48,666 67	30,660 00
Miscellaneous—		
Canada Perm. Mtge. Corp., 1919, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 541,533 35	$ 457,047 99

(*For General Business Statement, see Appendix.*)

*THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—M. G. BULKELEY.
Secretary—J. C. BARDEN.
Principal Office—Hartford, Conn.
Chief Agent in Canada—T. H. CHRISTMAS.
Head Office in Canada—Montreal.

(Incorporated, 1907. Dominion license issued Oct. 29, 1917.)

CAPITAL.

Amount of joint stock or guarantee capital authorized	$ 5,000,000 00
Amount subscribed for and paid up in cash	2,000,000 00

INCOME IN CANADA.

Hail Risks.		
Gross cash received for premiums	$ 109,161 97	
Deduct reinsurances, $6,467.95; return premiums, $3,920.95	10,388 90	
Total net cash received for hail premiums		$ 98,773 07
Total income in Canada		$ 98,773 07

EXPENDITURE IN CANADA.

Hail Risks.		
Amount paid for claims occurring during the year	$ 32,116 69	
Deduct reinsurances	2,480 63	
Total net amount paid for said claims		$ 29,636 06
Commission or brokerage, hail		27,160 04
Commission on profits, hail		1,350 00
Paid for travelling expenses of officials, hail		222 38
Taxes, hail		1,151 77
Miscellaneous expenditure, hail, Advertising, $86.50; postage, telegrams, telephones and express, $80.32; legal fees, $10.00; printing and stationery, $432.35; tariff associations, $40.00, less adjustment expense, $2,312.04		2,961 21
Total expenditure in Canada		$ 62,481 46

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Hail Risks.		
Taken during the year, new and renewed	$ 1,480,180	$ 109,161 97
Deduct terminated	1,480,180	109,161 97

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 462,800 00
Loans secured by pledge of bonds, stocks or other collateral	682,175 00
Cash on hand, in trust companies and in banks	2,054,101 46
Agents' balances	1,253,167 94
Book value of bonds and stocks	4,634,404 14
Bills receivable	21,374 31
All other ledger assets	18,598 79
Total ledger assets	$ 9,126,621 64

*This company has retired from business in Canada and its deposit with the Receiver General has been released.

THE AUTOMOBILE INSURANCE—*Concluded.*

NON-LEDGER ASSETS.

Interest due, $600.00; accrued, $79,252.75	$ 79,852 75
Due for reinsurance on paid losses	54,278 57
Gross assets	$ 9,260,752 96
Deduct assets not admitted	44,552 23
Total admitted assets	$ 9,216,200 73

LIABILITIES.

Net amount of unpaid losses	$ 1,572,424 27
Total unearned premiums	3,263,902 36
Dividends declared and unpaid to stockholders	50,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	17,847 20
Federal, state and other taxes due or accrued (estimated)	240,617 06
Contingent commissions or other charges due or accrued	39,170 85
Funds held under reinsurance treaties	198,240 18
Investment expenses	132 08
Total liabilities (except capital stock)	$ 5,382,334 00
Capital stock paid in cash	2,000,000 00
Surplus over liabilities and capital	1,833,866 73
Total liabilities	$ 9,216,200 73

INCOME.

Net cash received for premiums	$ 7,834,171 40
Increase in liabilities on account of reinsurance treaties	57,457 12
Interest and dividends	250,961 69
Agents' balances previously charged off	3,904 24
Gross profit on sale or maturity of bonds	406 25
Total income	$ 8,146,900 70

DISBURSEMENTS.

Field supervisory expenses	$ 324,053 11
Net amount paid for losses	3,271,568 87
Expenses of adjustment and settlement of losses	52,065 02
Cash dividends paid stockholders	200,000 00
Commission or brokerage	1,377,595 68
Salaries, fees and all other charges of officers, directors, trustees and home office employees	290,869 01
Rents	56,390 80
Inspections and surveys including underwriters' boards and tariff associations	44,457 02
State taxes on premiums, Insurance Department licenses and fees	137,214 28
All other licenses, fees and taxes	189,939 03
Agents' balances charged off	1,098 46
All other disbursements	218,943 60
Total disbursements	$ 6,164,194 88

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire	$822,436,859 00
Premiums thereon	7,118,942 16
Amount of policies terminated—Fire	484,765,987 00
Premiums thereon	4,691,993 44
Net amount in force at the end of the year—Fire	463,523,046 00
Premiums thereon	4,509,900 86
Net amount in force at end of year—Marine and Inland	$134,328,284 00
Premiums thereon	1,707,172 41

BEAVER FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1918.

President—W. J. Christie.
Vice-Presidents—G. W. Allan, K.C., M.P. and A. Gouzée.
Manager and Secretary—A. DeJardin.
Principal Office—Winnipeg.

(Incorporated May 16, 1913, by an Act of the Parliament of Canada, 3-4 George V, chap. 68. Dominion license issued December 6, 1913.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	300,500 00
Amount paid in cash	180,300 00
Amount of premium on capital stock paid in by stockholders	15,025 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$ 62,704 74
Book value of bonds and debentures. (*For details, see Schedule B.*)	215,742 72
Cash in Union Bank of Canada, Winnipeg	43,615 31
Total ledger assets	$ 322,062 77
Deduct market value of bonds and debentures under book value	363 57
	$ 321,699 20

OTHER ASSETS.

Interest due, $2,119.40; accrued, $4,005.79	6,125 19
Agents' balances and premiums uncollected ($23.08 on business prior to Oct. 1, 1918.)	10,998 80
Plans, $1,055.98; furniture and fixtures, $586.08	1,642 06
Total assets	$ 340,465 25

LIABILITIES.

Net amount of claims, unadjusted	$ 1,072 50
Reserve of unearned premiums, $43,153.30; carried out at 80 per cent	34,558 64
Reinsurance premiums, due	11,594 68
Taxes due and accrued	3,000 00
Investment reserve fund	17,500 00
Salaries, rent, advertising, etc., due and accrued	2,663 67
Total liabilities	$ 70,389 49
Surplus of assets over liabilities	$ 270,075 76
Capital stock paid in cash	180,300 00
Surplus over liabilities and capital	$ 89,775 76

INCOME.

Gross cash received for premiums	$ 95,593 42	
Deduct reinsurances, $51,382.47; return premiums, $7,515.54	58,898 01	
Net cash received for premiums		$ 36,695 41
Cash received for interest on investments		17,351 13
Profit on sale of securities		943 34
Total		$ 54,989 88
Received for calls on capital		15,025 00
Total income		$ 70,014 88

Beaver Fire—*Concluded.*

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 3,634 21	
Deduct reinsurances	1,804 40	
Net paid for said claims	$ 1,829 81	
Amount paid for claims occurring during the year	$ 8,408 32	
Deduct reinsurance	3,992 33	
Net amount paid for said claims	$ 4,415 99	
Total net amount paid for claims		$ 6,245 80
Dividends paid during the year		9,090 15
Recovery (Brokerage)		−3,570 50
Salaries, H. O. officials		4,439 97
Taxes		2,297 72
Miscellaneous expenditure, viz: Office furniture and fixtures, $88.10; maps and plans, $384.95; postage, telegrams, telephones, express, printing and stationery, $989.90; rents, $1,020; donations, $125		2,607 95
Total expenditure		$ 21,111 09

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917	$ 273,158 98
Amount of cash income	70,014 88
Total	$ 343,173 86
Amount of cash expenditure	21,111 09
Balance, net ledger assets at December 31, 1918	$ 322,062 77

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross in force at December 31, 1917	$ 9,878,717	$ 169,621 53
Taken during the year, new and renewed	6,393,054	101,548 69
Total	$ 16,271,771	$ 271,170 22
Deduct terminated	5,740,431	91,467 35
Gross in force at end of year	$ 10,531,340	$ 179,702 87
Deduct reinsured	6,375,602	97,986 27
Net in force at December 31, 1918	$ 4,155,738	$ 81,716 60

Schedule B.

Bonds and debentures owned, viz:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Cities—			
Brandon (Street Railway), 1952, 4½ p.c.	$ 10,000 00	$ 8,064 00	$ 8,400 00
Lethbridge, 1943, 5 p.c.	5,353 33	4,784 27	4,657 40
Medicine Hat, 1942, 5 p.c.	10,000 00	8,948 00	8,800 00
Prince Albert, 1943, 5 p.c.	15,000 00	13,411 50	12,900 00
Towns—			
Swift Current, 1943, 5 p.c.	15,000 00	12,624 00	12,600 00
Weyburn, 1953, 5½ p.c.	10,000 00	8,902 00	9,200 00
Total on deposit with Receiver Ganeral	$ 65,353 33	$ 56,733 77	$ 56,557 40
Held by Company.			
Dom. of Canada (4) War Loan, 1922, 5½ p.c.	300 00	300 00	300 00
Dom. of Canada (5) War Laon, 1933, 5½ p.c.	25,500 00	25,500 00	25,500 00
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	115,000 00	114,069 97	114,069 97
Anglo-French External Loan, 1920, 5 p.c.	10,000 00	9,587 20	9,400 00
Bellegarde Rural Telephone Co., Ltd., 1919 to 1930, 8 p.c.	9,243 83	9,551 78	9,551 78
Total par, book and market values	$ 225,397 16	$ 215,742 72	$ 215,379 15

BOSTON INSURANCE COMPANY.

*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—WM. R. HEDGE.

Secretary—FREEMAN NICKERSON.

Principal Office—Boston, Mass.

Chief Agent in Canada—H. H. MOTLEY.

Head Office in Canada—Calgary, Alta.

(Incorporated, 1873. Dominion license issued Jan. 15, 1918.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
United States Liberty Loan, 1932/1947, 3½ p.c.	$ 50,000 00	$ 50,000 00

Carried out at market value		$ 50,000 00
Cash in Bank of Montreal, Calgary		17,218 17
Other Assets in Canada.		
Interest accrued		76 70
Agents' balances and premiums uncollected ($2,121.54 on business prior to Oct. 1, 1918)		12,171 01
Office furniture and plans		1,289 95
Total assets in Canada		$ 80,755 83

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 3,549 17	
Net amount of claims adjusted and unpaid	5 21	
Total net amount of unsettled claims		$ 3,554 38
Reserve of unearned premiums $36,995.92; carried out at 80 p.c.		29,596 74
Reinsurance premiums		773 22
Taxes due and accrued		700 00
Total liabilities in Canada		$ 34,624 34

INCOME IN CANADA.

Gross cash received for premiums	$ 78,825 42	
Less reinsurances, $5,680.06; return premiums, $12,559.33	18,239 39	
Net cash received for said premiums		$ 60,586 03
Total income in Canada		$ 60,586 03

*The statement here given includes the entire business transacted during 1918.

Boston Insurance Company—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$	32,919 30
Commission or brokerage		17,419 74
Taxes		1,343 35
Paid for salaries, fees, and travelling expenses: Salaries of head office officials, $1,693.05; travelling expenses, officials, $233.02		1,926 07
All other expenditure, viz.:—Advertising, $38.44; furniture and fixtures, $428.34; maps and plans, $861.61; postage, telegrams, telephones and express, $210.14; printing and stationery, $307.65; rents, $164.40; adjustment expenses, $454.83; underwriters' boards, tariff associations, etc., $250.00: miscellaneous expenses, $552.79; duty, $213.35; bank exchange, $59.90		3,541 45
Total expenditure in Canada	$	57,149 91

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1917	$ 1,598,854	$ 21,941 39
Taken during the year, new and renewed	7,184,749	89,040 71
Total	$ 8,783,603	$ 110,982 10
Deduct terminated	2,549,523	35,101 65
Gross in force at end of 1918	$ 6,234,080	$ 75,880 45
Deduct reinsured	613,942	5,858 69
Net in force at end of 1918	$ 5,620,138	$ 70,021 76

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$	506,558 30
Mortgage loans on real estate, first liens		297,800 00
Loans on bonds, stocks, etc		15,599 06
Book value of bonds and stocks		8,048,417 29
Cash on hand, in trust companies and in banks		736,766 93
Agents' balances and bills receivable		1,324,476 07
Other ledger assets		78 006 34
Total ledger assets	$	11,007,623 99

NON-LEDGER ASSETS.

Interest due and accrued		72,079 74
Market value of real estate over book value		2,391 70
Market value of bonds and stocks over book value		118,583 96
Gross assets	$	11,200,679 39
Deduct assets not admitted		153,032 75
Total admitted assets	$	11,047,646 64

LIABILITIES.

Net amount of unpaid losses and claims	$	1,791,947 86
Total unearned premiums		4,667,860 90
Federal, state and other taxes due or accrued (estimated)		181,200 00
Contingent commissions or other charges due or accrued		7,500 00
Dividends declared and unpaid to stockholders		120,000 00
Special reserve for marine reinsurance		50,000 00
Salaries, rents, etc		5,000 00
Total liabilities, excluding capital stock	$	6,823,508 76
Capital stock paid up in cash		1,000,000 00
Surplus over all liabilities		3,224,137 88
Total liabilities	$	11,047,646 64

Boston Insurance Company—*Concluded.*

INCOME.

Total premium income	$ 7,565,251 44
Interest and dividends	353,865 71
Rents	33,720 04
Gross profit on sale or maturity of bonds and stocks	17,909 62
From agents' balances previously charged off	196 21
Income received from all other sources	9,835 53
Total income	$ 7,980,778 55

DISBURSEMENTS.

Net amount paid for claims	$ 3,552,760 06
Expenses of adjustment and settlement of claims	53,906 80
Paid stockholders for interest or dividends	240,000 00
Alowances to local agencies for miscellaneous agency expenses, including brokerage and agents' compensation	1,482,260 14
Field supervising expenses	59,664 73
Salaries, fees and all other charges of officers, directors, trustees and home office employees	402,690 79
Rents	41,450 86
Underwriters' boards and tariff associations, inspections and surveys	80,019 25
Federal taxes	135,728 60
State taxes on premiums, Insurance Department licenses and fees	156,103 48
Agents' balances charged off	6,558 79
Gross loss on sale or maturity of ledger assets	66,045 37
Gross decrease, by adjustment, in book value of real estate	4,350 00
All other disbursements	169,106 44
Total disbursements	$ 6,450,645 31

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$787,375,040 00
Premiums thereon	7,043,075 18
Amount of policies terminated during the year	542,220,929 00
Premiums thereon	4,980,733 33
Net amount in force at December 31, 1918	726,308,000 00
Premiums thereon	6,932,632 29

BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—W. B. MEIKLE.

Secretary—E. F. GARROW.

Principal Office—18, 20 and 22 Front St., East, Toronto.

(Incorporated February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada, amended in 1869 by 32-33 Vic., Chap. 67, and in 1875 by 35 Vic., Chap. 98 and in 1874 by 37 Vic. Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII, Chap. 90, and in 1904 by 4 Edward VII, Chap. 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 6-7 Edward VII, Chap. 65. On May 16 1913, the power of the company was extended to include hail insurance under the provisions of section 81 of the Insurance Act, 1910, on May 8, 1917, its power was further extended to include inland transportation insurance under the provisions of the said section, and on April 10, 1918 its power was further extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada June 19, 1835.)

CAPITAL.

Amount of joint stock capital authorized	$ 3,000,000 00
Amount subscribed	1,400,000 00
Amount of common stock paid up in cash	849,029 79
Amount of preferred stock paid up in cash	550,000 00
Amount of premium on capital paid in by stockholders since organization in 1833	212,500 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the Company, viz.:—				
Company's premises, corner Front and Scott streets, Toronto				$ 220,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens				4,200 00
Amount of loan secured by bond, viz:—				
	Par Value.	Market Value.	Amount Loaned.	
	$ cts.	$ cts.	$ cts.	
Dom. of Can. (4) War Loan, 1922, 5½ p.c	8,450 00	8,450 00	4,527 40	
Book value of bonds and debs. *(For details, see Schedule B)*				2,089,881 26
Book value of stocks *(For details, see Schedule C)*				177,472 00
Cash at head office				1,083 01
Cash in banks and trust companies, viz.:—				
Canadian Bank of Commerce, London, Eng			$ 65,424 32	
Canadian Bank of Commerce, New York			133,431 86	
Canadian Bank of Commerce, Toronto			17,923 20	
Corn Exchange National Bank, Chicago			7,687 36	
United States Mortgage and Trust Company, New York			229,738 50	
Total cash in banks and Trust Company				454,205 24
Total ledger assets				$ 2,951,368 91

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value	44,739 73
Interest accrued	33,641 87
Rents accrued	35 00

British America—*Continued.*

OTHER ASSETS—*Concluded.*

Agents' balances and premiums uncollected, viz.:—		
Fire—in Canada ($7,617.02 on business prior to Oct. 1, 1918)	$ 90,624 10	
Fire—In other countries ($8,481.93 on business prior to Oct. 1, 1918)	665,773 34	
Automobile, including Fire Risk—in Canada ($6174.52 on business prior to Oct. 1, 1918)	8,610 54	
Automobile (excluding Fire Risk—in Canada	2,870 18	
Explosion—in other countries	2,051 59	
Hail—in Canada ($150 on business prior to Oct. 1, 1918)	3,071 60	
Inland Transportation—in Canada	6,044 01	
Inland Transportation—in other countries	187 25	
Marine—in Canada	262,333 99	
Marine—in other countries	4,260 24	
Total		$ 1,045,826 84
Bills receivable		3,678 61
Due for reinsurance losses, fire, $2.29; Marine, $17, 199.76		17,212 05
Total assets		$ 4,096,503 01

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted	$ 83,276 39	
Net amount of automobile claims (including Fire Risks), unadjusted	1,086 00	
Net amount of automobile claims (excluding Fire Risk) unadjusted	5,050 00	
Net amount of marine claims, unadjusted	350,000 00	
Total net amount of unsettled claims		$ 439,412 39
Reserve of unearned premiums, viz.:—		
Fire	$ 589,846 05	
Automobile (including Fire Risk)	11,997 87	
Automobile (excluding Fire Risk)	5,156 09	
Marine	139,220 36	
Inland Transportation	8,088 56	
Total, $754,308.93; carried out at 80 per cent		603,447 15
Dividends declared and due, but unpaid		25,207 10
Taxes due and accrued		20,000 00
Reinsurance premiums due, fire—In Canada, $112,993.21; Hail—in Canada, $16,145.31		129,138 52
Reserve fund (Hail Department)		50,000 00
Salaries, rents, etc., due and accrued		20,000 00
Total liabilities in Canada		$ 1,287,205 16

(2) *Liabilities in Other Countries.*

Net amount of fire claims, unadjusted	$ 343,351 51	
Net amount of fire claims, resisted in suit	9,927 00	
Total net amount of unsettled fire claims	$ 353,278 51	
Net amount of inland transportation claims, unadjusted	1,500 00	
Net amount of marine claims, unadjusted	230,000 00	
Total net amount of unsettled claims		$ 584,778 51
Reserve of unearned premiums, viz.:—		
Fire	$ 1,476,989 47	
Explosion	5,189 74	
Inland Transportation	621 45	
Marine	45,057 88	
Total, $1,527,858.54; carried out at 80 per cent		1,222,286 83
Due and accrued for salaries, rent, etc		4,500 00
Taxes due and accrued		44,000 00
Reinsurance premiums		24,953 11
Total liabilities in other countries		$ 1,880,518 45
Total liabilities (excluding capital stock) in all countries		$ 3,167,723 61
Excess of assets over liabilities		$ 928,779 40
Capital stock paid in cash		1,399,029 79

British America—*Continued.*

INCOME.

—	Fire.		Automobile (Including Fire Risk).	Automobile (Excluding Fire Risk).	Explosion.	Hail.
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	1,118,603 90	3,138,843 06	23,385 34	8,445 76	41,884 99	116,889 32
Deduct reinsurance	312,232 37	778,462 04	5,161 45	.....	22,409 57	21,005 36
Deduct return premiums, etc	130,265 23	522,643 88	2,480 56	676 79	7,823 05	1,845 94
Total deduction	442,497 60	1,301,105 92	7,642 01	.....	30,232 62	22,851 30
Net cash received	676,106 30	1,837,737 14	15,743 33	7,768 97	11,652 37	94,038 02

—	Inland Transportation.		Marine.	
	In Canada.	In other Countries.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	28,986 84	499 37	1,305,745 47	495,047 72
Deduct reinsurance	1,793 33	.....	463,059 69	8,113 71
Deduct return premiums, etc	.....	.....	61,311 44	9,079 83
Total deduction	.....	.....	524,371 13	17,193 54
Net cash received	27,193 51	499 37	781,374 34	477,854 18

Net cash received for premiums for all classes of business in all countries	$ 3,929,967 53
Cash received for interest on investments	93,746 33
Received for rents	4,294 94
Total income	$ 4,028,008 80

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BRITISH AMERICA—*Continued.*

EXPENDITURE.

	Fire.		Automobile (Including Fire Risk).	Automobile (Excluding Fire Risk).	Explosion.	Hail.
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	109,517 56	352,131 42				
Deduct savings and salvage	.....	5,597 82				
Deduct reinsurance	49,725 03	130,890 08				
Total deduction	.....	136,487 90				
Net paid for said claims	59,792 53	215,643 52				
Paid for claims occuring during the year	444,700 76	1,159,072 46	5,209 05	470 81	63 45	26,498 34
Deduct savings and salvage	.....	4,868 26				
Deduct reinsurances	161,579 18	346,763 65	709 08	.....	.....	7,421 59
Total deduction	.....	351,631 91				
Net paid for said claims	283,121 58	807,440 55				
Total net paid for said claims	342,914 11	1,023,084 07	4,499 97	470 81	63 45	19,076 75

	Inland Transportation.		Marine.	
	In Canada.	In other Countries.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	.....	741 14	342,222 88	130,449 22
Deduct savings and salvage	.....	284 47	27,279 73	342 39
Deduct reinsurances	.....	−46 37	128,422 17	14,511 08
Total deduction	.....	238 10	155,701 90	14,853 47
Net paid for said claims	43 80	503 04	186,520 98	115,595 75
Paid for claims occurring during the year	439 99	830 94	486,207 63	245,252 49
Deduct savings and salvage	.....	26 31	4,629 31	
Deduct reinsurance	31 00	.....	167,439 41	9,374 39
Total deduction	.....	.....	172,068 72	
Net paid for said claims	408 99	804 63	314,138 91	235,878 10
Total net paid for said claims	452 79	1,307 67	500,659 89	351,473 85

BRITISH AMERICA—*Continued.*

EXPENDITURE—*Concluded.*

Total net payments for claims for all classes of business in all countries	$ 2,244,003 36
Dividends paid stockholders	38 500 00
Commission and brokerage, fire, $601,877.44; other, $204,932 80	806,810 24
Commission on profits, fire, $14,731.00; other, $21,530.88	36,261 88
Taxes, fire, $90,916.35; other, $40,645.93	131,562 28
*Salaries, fees and travelling expenses:—Salaries: Head Office, $74,895.57; do., general and special agents, $122,877.67; Fees: directors, $1,204.77; auditors, $879.16	199,857 17
†Miscellaneous expenditure, viz.:—Advertising, $8,806.98; fire departments, patrol and salvage corps assessments, etc., $2,409.33; furniture, fixtures and building expenses, $19,585.58; inspections and surveys, $66,921.39; legal expenses, $3,310.97; maps and plans, $8,138.66; postage, telegrams, telephones and express, $17,479.56; printing and stationery, $32,965.99; rents, $12,901.76; underwriters' boards, associations, etc., $37,490.80; exchange,—$8,259.16; sundries, $500.77; insurance, $119.23	202,371 86
Loss on sale of securities	160 00
Total expenditure	$ 3,659,526 79

*($183,183.37 belongs to Fire business.) †($199,834.52 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917		$ 2,574,421 57
Income as above		4,028,008 80
Amount of appreciation in ledger values of assets or items written up		9,114 33
Total		$ 6,611,544 70
Amount of expenditure as above	$ 3,659,526 79	
Amount written off ledger assets	649 00	
		3,660,175 79
Balance, net ledger assets, at December 31, 1918		$ 2,951,368 91

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies, fire, $131,244.50; hail, $26,859.87	$ 158,104 37
Commissions thereon, fire, $32,588.10; hail, $9,428.90	42,017 00
Amount of losses recovered from said companies, fire, $142,644.87; hail, $5,857.22	148,502 09
Reserve of unearned premiums, fire, $118,984.60; carried out at 80 per cent	95,187 68
Amount of losses recoverable from said companies	20,223 59
Amount of reinsurance premiums payable to said companies: fire	33,378 56
Amount of cash or other securities held as security for recovery of fire losses, etc	80,173 74

SUMMARY OF RISKS AND PREMIUMS.

	In Canada.		In other Countries..		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire.	$	$ cts.	$	$ cts.	$	$ cts.
Policies in force (gross) at date of last statement	101,175,169	1,164,633 00	324,730,301	2,543,205 58	425,905,470	3,707,838 58
Taken during the year—new and renewed	113,076,973	1,057,550 18	443,728,125	3,424,536 39	556,805 098	4,482,086 57
Total	214,252,142	2,222,183 18	768,458,426	5,967,741 97	982,710,568	8,189,925 15
Deduct terminated	80,565,130	669,215 75	310,843,992	2,189,677 62	391,409,122	2,858,893 37
Gross in force at end of year	133,687,012	1,552,967 43	457,614 434	3,778,064 35	591,301,446	5,331,031 78
Deduct reinsured	31,676,637	380,732 49	109,585,593	845,618 68	141,262,230	1,226,351 17
Net in force at end of year	102,010,375	1,172,234 94	348,028,841	2,932,445 67	450,039,216	4,104,680 61

British America—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business.						
	Automobile (Including Fire Risk) (In Canada).		Automobile (Excluding Fire Risk) (InCanada).	Explosion (In other Countries).		Hail (In Canada).	
	Amount.	Premiums	Premiums.	Amount.	Premiums	Amount.	Premiums
	$	$ cts.	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	.....	.....	.....	731,501	5,634 07	.....	.....
Taken in 1918—New	1,951,126	31,995 88	11,315 94	6,854,331	41,665 42	1,307,750	113,582 47
Renewed	.....	.....	.....			.....	.....
Totals	.....	.....	.....	7,585,832	47,299 49	.....	.....
Less ceased	160,850	2,864 86	1,003 77	3,152,961	18,909 84	1,307,750	113,582 47
Gross in force at end of 1918	1,790,276	29,131 02	10,312 17	4,432,871	28,389 65	.....	.....
Less reinsured	347,762	5,135 29	.....	2,764,557	18,008 05	.....	.....
Net in force at end of 1918	1,442,514	23,995 73	10,312 17	1,668,314	10,381 60	.....	.....

BRITISH AMERICA—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Hail.	$	$ cts.	$	$ cts.	$	$ cts.
Taken during the year—new	1,307,750	113,582 47	.....	.....	.....	.....
Deduct terminated.....	1,307,750	113,582 47	.....	.....	.....	.....
Inland Transportation.						
Policies in force (gross) at end of 1917.....	581,260	1,806 32	179,525	638 11	760,785	2,444 43
Taken during the year—new and renewed.....	32,134,695	34,841 46	2,099,206	4,216 36	34,233,901	39,057 82
Total.....	32,715 955	36,647 78	2,278,731	4,854 47	34,994,686	41,502 25
Deduct terminated.....	27,510,285	20,470 67	1,976,302	3,602 66	29,486,587	24,073 33
Gross in force at end of year	5,205,670	16,177 11	302,429	1,251 81	5,508,099	17,428 92
Deduct reinsured.....	.....	.....	2,225	8 90	2,225	8 90
Net in force at end of 1918..	5,205,670	16,177 11	300,204	1,242 91	5,505,874	17,420 02
Marine.						
Gross in force at end of 1917.....	14,928,256	229,349 81	3,766,773	87,514 75	18,695,029	316,864 56
Taken during the year—new and renewed.....	202,434,249	1,237,885 12	23,363,950	477,918 47	225,798,199	1,715,803 59
Total.....	217,362,505	1,467,234 93	27,130,723	565,433 22	244,493,228	2,032,668 15
Deduct terminated.....	193,908,607	1,140,454 31	24,675,685	498,492 37	218,584,292	1,638,946 68
Gross in force at end of year	23,453,898	326,780 62	2,455,038	66,940 85	25,908,936	393,721 47
Deduct reinsured.....	4,931,607	57,963 22	124,437	2,319 83	5,056,044	60,283 05
Net in force at end of 1918..	18,522,291	268,817 40	2,330,601	64,621 02	20,852,892	333,438 42

SCHEDULE B.

Bonds and debs. owned by the company:— *On deposit with Receiver General.*	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada (4) War Loan, 1927, 5½ p.c.....	$ 20,000 00	$ 20,000 00	$ 20,000 00
Province of New Brunswick, 1938, 3 p.c.....	5,840 00	4,321 60	4,321 60
Province of New Brunswick, 1921, 4 p.c.....	10,000 00	9,600 00	9,600 00
Cities—			
Kamloops, 1922, 5 p.c.....	4,000 00	3,800 00	3,800 00
London, 1921, 4 p.c.....	9,000 00	8,640 00	8,640 00
Montreal, 1925, 4 p.c.....	5,000 00	4,650 00	4,650 00
Montreal (St. Henri) 1938, 4 p.c.....	5,000 00	4,250 00	4,250 00
Nanaimo, 1922, 5 p.c.....	9,000 00	8,550 00	8 550 00
St. Catharines, 1919, 4 p.c.....	15 000 00	14 550 00	14,550 00
Vancouver, 1945, 4 p.c.....	3,000 00	2,310 00	2,310 00
Winnipeg, 1938, 3½ p.c.....	8,000 00	6,320 00	6,320 00
Miscellaneous—			
Canada Perm. Mtge .Corp., 1920, 5 p.c.....	1,000 00	1,000 00	1,000 00
Central Canada Loan and Savings Co., 60 days' notice, 4 p.c.....	21,400 00	21,400 00	21,400 00
Total on deposit with Receiver General..	$ 116,240 00	$ 109,391 60	$ 109,391 60
Mexican Government redeemable gold bonds, 1920, 5 p.c., deposited in Mexico....	$ 25,000 00	$ 11,000 00	$ 11,000 00

BRITISH AMERICA—*Continued.*

SCHEDULE B—*Continued.*

Bonds and debs. owned by the Company:—*Concluded.*

Held with Insurance Departments or with Trustees in the United States.

	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada Gold Bonds, 1919, 5 p.c.	$ 50,000 00	$ 49,500 00	$ 47,750 00
Province of Manitoba, 1930, 4 p.c.	5,000 00	4,300 00	4,400 00
Province of Manitoba, 1928, 6 p.c.	50,000 00	51,500 00	47,580 00
Province of Ontario, 1920, 5 p.c.	20,000 00	19,800 00	20,000 00
Province of Saskatchewan, 1919, 5 p.c.	25,000 00	25,000 00	25,000 00
Province of Saskatchewan, 1924, 5 p.c.	80,000 00	77,600 00	79,200 00
Anglo-French External Loan, 1920, 5 p.c.	12,000 00	11,640 00	11,280 00
New Mexico Highway, 1928, 4 p.c.	10,000 00	9,800 00	10,100 00
New York State, 1958, 4 p.c.	5,000 00	5,100 00	5,300 00
Porto Rico Reg'd. bonds (1909 series), 1932 4 p.c.	10,000 00	10,000 00	10,100 00
United Kingdom of Great Britain and Ireland, secured Loan Gold Notes, 1919, 5½ p.c.	50,000 00	51,000 00	48,800 35
United Kingdom of Great Britain and Ireland, secured Loan Gold Notes, 1921, 5½ p.c.	100,000 00	99,000 00	98,500 00
United States of America 3rd Liberty Loan Gold Bonds, 1928, 4½ p.c.	50,000 00	50,000 00	50,000 00
United States of America 4th Liberty Loan Gold Bonds, 1938, 4¼ p.c.	50,000 00	50,000 00	50,000 00
Cities—			
Atlanta, Ga., (School) 1929-1930, 4½ p.c.	10,000 00	10,200 00	10,500 00
Brooklyn, (School), N.Y., 1936, 3½ p.c.	30,000 00	27,600 00	28,200 00
Cleveland, Ohio, 1923, 4 p.c.	100,000 00	100,000 00	101,000 00
Kingston, Ont., 1919-1925, 4½ p.c.	20,000 00	19,296 00	19,400 00
London, 1921, 4 p.c.	15,000 00	14,400 00	14,400 00
New York, 1919, 3½ p.c.	170,000 00	170,000 00	168,300 00
New York, 1941, 3½ p.c.	5,000 00	4,550 00	4,700 00
New York, 1963, 4½ p.c.	5,000 00	5,250 00	5,500 00
Ottawa, 1931, 4 p.c.	9,733 33	8,370 66	8,554 62
Richmond, Va., 1927, 4 p.c.	1,300 00	1,261 00	1,300 00
Richmond, Va., 1924, 5 p.c.	25,000 00	24,500 00	25,000 00
Riverside, Cal., 1923-1935, 5 p.c.	25,000 00	25,820 00	26,750 00
Sault au Recollet, 1955, 6 p.c.	24,000 00	23,520 00	25,200 00
Toledo, Ohio, 1919, 4½ p.c.	10,000 00	10,000 00	10,200 00
Victoria, B.C., 1920, 4 p.c.	4,866 66	4,720 66	4,607 75
Victoria, B.C., 1923, 4½ p.c.	140,000 00	131,600 00	133,000 00
Wilmington, N.C., 1955, 5 p.c.	5,000 00	5,200 00	5,600 00
District—			
Greater Winnipeg, Water, 1921, 5 p.c.	10,000 00	9,800 00	9,881 00
County—			
Greenville Co., S.C., 1933, 4½ p.c.	5,000 00	4,950 00	5,200 00
Mecklenburg Co., North Carolina, 1936, 5 p.c.	5,000 00	5,200 00	5,550 00
Railways—			
Canadian Northern Ry. Con. deb. (gtd. by Prov. of Manitoba), 1930, 4 p.c.	40,393 34	34,334 34	34,738 27
Chicago, Milwaukee and St. Paul Ry., 2014, 5 p.c.	1,200 00	1,128 00	984 00
Imperial Rolling Stock Co., C.N.R. Equip., 1920, 4½ p.c.	64,000 00	62,720 00	62,080 00
Suburban Rapid Transit Co. 1st mort., 1933, 5 p.c.	22,000 00	18,700 00	19,800 00
West Shore Ry., 1st mort., 2361, 4 p.c.	12,000 00	10,200 00	11,160 00
Miscellaneous—			
Central Canada Loan and Savings Co., 1919, 4 p.c.	115,000 00	115,000 00	115,000 00
Central Canada Loan and Savings Co., 1920, 4 p.c.	250,000 00	250,000 00	250,000 00
Provincial Light, Heat and Power Co., 1st mort., 1946, 5 p.c.	49,000 00	45,570 00	48,020 00
Toronto General Trust Corp'n. Investment Receipt, 1923, 5½ p.c.	12,000 00	12,000 00	12,000 00
Toronto Savings and Loan Co., 1923, 5 p.c.	50,000 00	50,000 00	50,000 00
Total held with Ins. Depts. or with Trustees in the United States	$1,752,493 33	$1,720,130 66	$1,724,635 99

British America—*Concluded.*

Schedule B—*Concluded.*

Bonds and debentures, owned—*Concluded.*

Held by the Company.

	Par value.	Book value.	Market value.
Dom. of Canada (4) War Loan, 1927, 5½ p.c.	$ 130,000 00	$ 130,000 00	$ 130,000 00
Dom. of Cnada (5) War Loan, 1923, 5½ p.c.	60,000 00	75,000 00	75,000 00
Dom. of Canada (5) War Loan, 1933, 5½ p.c.	15,000 00		
Dom. of Canada (4) War Loan, 1932, 5½ p.c.	500 00	500 00	500 00
United States 2nd Liberty Loan, 1927/1942, 4 p.c.	750 00	750 00	750 00
Chicago, Milwaukee and St. Paul Ry., (Conv. gold) 1932, 4½ p.c.	2,100 00	1,659 00	1,659 00
Canada Perm. Mtge. Corp., 1920, 5 p.c.	11,500 00	11,500 00	11,500 00
Eastern Canada Savings and Loan Co., 1922, 4½ p.c.	5,000 00	4,950 00	4,950 00
Imperial Trusts, 1919, 5 p.c.	25,000 00	25,000 00	25,000 00
Total held by Company	$ 249,850 00	$ 249,359 00	$ 249,359 00
Total par, book and market values	$2,143,583 33	$2,089,881 26	$2,094,386 59

Schedule C.

Stocks owned by the Company:—

Held with Insurance Departments or with Trustees in United States.

38 shares Canadian Bank of Commerce stock	$ 3,800 00	$ 7,676 00	$ 7,676 00
80 shares Canadian Pacific Ry. stock	8,000 00	12,880 00	12,800 00
100 shares Chicago, Milwaukee and St. Paul Ry. (preferred stock)	10,000 00	9,800 00	7,300 00
43 shares Illinois Central R.R. (common stock)	4,300 00	4,429 00	4,171 00
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock)	10,000 00	10,100 00	9,100 00
216 shares Great Northern Ry. (preferred stock)	21,600 00	22,464 00	20,520 00
Total held with Ins. Depts. or with Trustees in United States	$ 57,700 00	$ 67,349 00	$ 61,567 00

Held by Company.

110 shares Dominion Savings and Invt. Soc.	$ 5,500 00	$ 4,125 00	$ 4,125 00
7,472 shares Western Assurance Co. stock	148,440 00	103,908 00	149,924 40
22 shares Great North Ry. (preferred stock)	2,200 00	2,090 00	2,090 00
Total held by Company	$ 156,140 00	$ 110,123 00	$ 156,139 40
Total par, book and market values	$ 213,840 00	$ 177,472 00	$ 217,706 40

BRITISH COLONIAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—I. L. LAFLEUR.

Vice-President—J. B. MORISSETTE.

Manager—THEODORE MEUNIER.

Principal Office—Montreal.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 68. Dominion license issued June 1, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed for	1,000,000 00
Amount paid thereon in cash	247,041 34
Amount of premium on capital stock paid in by stockholders	100,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A.)*		$ 151,459 88
Cash at head office and branches		5,787 49
Cash in banks, viz:—		
Imperial Bank and Banque Nationale, Montreal	$ 36,453 67	
Banque Nationale, Quebec	44,984 59	
Banque Nationale, Paris	2,390 75	
Total cash in banks		83,829 01
Advances to inspectors		5 75
Total ledger assets		$ 241,082 13
Deduct market value of bonds and debentures under book value		5,745 56
		$ 235,336 57

OTHER ASSETS.

Interest accrued		2,707 94
Agents' balances and premiums uncollected—		
Fire, In Canada, ($902.53 on business prior to Oct. 1, 1918)	$ 26,379 14	
" (In other Countries)	2,285 95	
Total		28,665 09
Bills receivable held by the Company		469 50
Office furniture and fixtures, $3,168.78; maps and plans, $7,173.99		10,342 77
Total assets		$ 277,521 87

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	$ 10,497 47	
" " " resisted in suit	6,166 67	
Total net amount of unsettled claims		$ 16,664 14
Reserve of unearned premiums, $108,729.83; carried out at 80 per cent		86,983 86
Reserve of unlicensed reinsurance, unsecured, fire		25,599 33
Taxes due and accrued		4,000 00
Deposit for unlicensed reinsurance		44,286 99
Total liabilities in Canada		$ 177,534 32

BRITISH COLONIAL—*Continued.*

LIABILITIES—*Concluded.*

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, $8,195.19; carried out at 80 per cent		$ 6,556 15
Total liabilities in all countries		$ 184,090 47
Excess of assets over liabilities		$ 93,431 40
Capital stock paid in cash		247,041 34

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 286,987 73	$ 17,443 25	
Deduct reinsurances, $95,803.59; return premiums, $56,311.29	152,114 88		
Net cash received for said premiums	$ 134,872 85	$ 17,443 25	
Net cash received for premiums in all countries			$ 152,316 10
Received for interest on investments			10,369 72
Total			$ 162,685 82
Received for calls on capital			26,905 64
Total income			$ 189,591 46

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for claims occurring in previous years	$ 38,833 95		
Deduct reinsurances	20,859 53		
Net amount paid for said claims	$ 17,974 42		
Amount paid for claims occurring during the year	$ 97,995 75	$ 10,603 83	
Deduct reinsurances	40,745 52		
Net amount paid for said claims	$ 57,250 23		
Total net amount paid for said claims	$ 75,224 65	$ 10,603 83	
Total net amount paid for claims in all countries			$ 85,828 48
Commission or brokerage			20,337 54
Salaries—H. O. officials, $20,503.52; auditors' fees, $247.50; travelling expenses, officials, $5,509.99; agents, $3,072			29,333 01
Taxes			7,374 34
Miscellaneous expenditure:—Advertising, $3,170.78; furniture and fixtures, $450.75; maps and plans, $1,124.07; postage, telegrams, telephones and express, $3,161.93; printing and stationery, $2,714.89; rents, $2,312.80; office expenses, $2,214.23; exchange, $194.66; underwriters' boards, tariff associations, etc., $3,557.23; legal expenses, $791.05			19,692 39
Total expenditure			$ 162,565 76

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1917	$ 169,769 44
Amount of cash income	189,591 46
Total	$ 359,360 90
Amount of expenditure	162,565 76
Balance net ledger assets, December 31, 1918 ($241,082.13 less $44,286.99 ledger liability)	$ 196,795 14

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 95,484 94
Amount of commission thereon	28,645 48
Amount of losses recovered from said companies	56,717 68
Reserve of unearned premiums reinsured in unlicensed companies, $53,868.35; carried out at 80 per cent	43,094 38
Amount of losses due and recoverable from such companies	26,791 64
Amount of cash or other securities held as security for recovery of losses, etc	44,286 99

British Colonial—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.		
	In Canada.		In other Countries.
	Amount.	Premiums.	Premiums.
	$	$ cts.	$ cts.
Gross in force at end of 1917	18,799,444	259,654 25	8,278 09
Taken in 1918, new and renewed	20,956,639	282,513 33	16,390 38
Totals	39,756,083	542,167 58	24,668 47
Less ceased	15,753,996	221,054 47	8,278 09
Gross in force at end of 1918	24,002,087	321,113 11	16,390 38
Less reinsured	7,133,413	105,665 02	.....
Net in force at end of 1918	16,868,674	215,448 09	16,390 38

Schedule B.

Bonds and debentures owned by the Company:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Towns—			
Joliette, 1941, 4½ p.c	$ 10,000 00	$ 10,184 00	$ 8,500 00
Ste. Anne de Bellevue, 1951, 5 p.c	10,000 00	10,521 08	8,800 00
Village—			
Ste. Rose, 1954, 6 p.c	10,000 00	9,763 20	10,100 00
Schools—			
Ste. Rose, 1940, 4½ p.c	18,000 00	18,000 00	14,580 00
Villeray, Que., 5½ p.c	17,000 00	19,371 40	16,830 00
Total on deposit with Receiver General	$ 65,000 00	$ 67,839 68	$ 58,810 00
Held by Company.			
Dom. of Canada (5) War Loan, 1933, 5½ p.c	$ 7,500 00	$ 7,500 00	$ 7,500 00
Dom. of Canada (4) War Loan, 1937, 5½ p.c	2,000 00	2,040 00	2,000 00
Cities—			
Brantford, 1934, 4 p.c	5,000 00	3,900 00	4,350 00
Ladysmith, 1926, 6 p.c	3,000 00	2,650 00	2,820 00
Regina, 1931, 4½ p.c	18,000 00	15,665 15	16,020 00
Towns—			
Battleford, 1932, 6 p. c	121 47	96 00	96 00
Battleford, 1933, 6 p.c	193 53	155 00	155 00
Battleford, 1948, 6 p.c	2,000 00	1,400 00	1,400 00
Ponoka, 1918 to 1932, 5 p.c	3,544 66	2,835 92	3,154 75
Municipalities—			
Brenda (g'teed by Prov. of Man.), 1930, 4 p.c.	10,000 00	8,900 95	8,500 00
Hamiota (g'teed by Prov. of Man.), 1931, 4 p.c.	5,000 00	4,416 35	4,350 00
Schools—			
Edmonton, Alta., S.D., 1919–1951, 4½ p.c	12,375 00	9,791 48	10,742 50
St. Louis, Alta., R.C.S., 1919–1941, 5 p.c	12,000 00	10,375 16	10,800 00
Areola, Sask., 1919–1942, 5 p.c	13,333 40	11,099 49	12,133 40
Prince Albert, Sask., 1921, 5 p.c	1,566 67	1,497 04	1,504 00
Prince Albert, Sask., 1938, 5 p.c	1,566 67	1,297 66	1,378 67
Total held by company	$ 97,201 40	$ 83,620 20	$ 86,904 32
Total par, book and market values	$ 162,201 40	$ 151,459 88	$ 145,714 32

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—Rt. Hon. J. PARKER SMITH.
General Manager and Secretary—D. W. MACLENNAN.
Principal Office—Glasgow, Scotland.
Chief Agent in Canada—J. H. RIDDELL.
Head Office in Canada—Toronto.

(Incorporated March, 1907. Dominion license issued Nov. 2, 1917.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,500,000 00
Amount subscribed for	1,250,000 00
Amount paid up in cash	500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)		$ 251,717 61

Other Assets in Canada.

Loan to Staff on Victory Loan		209 00
Cash at head office		1,922 67
Cash in banks, viz.:—		
Canadian Bank of Commerce	$ 491 84	
Canadian Bank of Commerce, Toronto	10,707 26	
Total cash in banks		11,199 10
Cash advanced to Eagle, Star and British Dominions		36,180 30
Interest due, $834.26; accrued, $2,142.09		2,976 35
Agents' balances and premiums uncollected, viz.:—		
Fire ($6,398.56 on business prior to Oct. 1, 1918)	$ 58,322 59	
Automobile, including Fire Risk	9,200 24	
Total		67,522 83
Special agents' balances		3,935 26
Office furniture, plans and maps		14,295 67
Gross assets in Canada		$ 359,958 79
Deduct assets not admitted		3,000 00
Net assets in Canada		$ 383,958 79

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 17,844 68	
Net amount of automobile (including fire risk) claims, unadjusted	4,074 40	
Total net amount of unsettled claims		$ 21,919 08
Reserve of unearned premiums, viz.:—		
Fire	$ 228,634 81	
Automobile (including Fire Risk)	26,697 50	
Total, $255,332.11, carried out at 80 per cent		204,265 68
Salaries, rent, advertising, agency and other expenses, due and accrued		2,281 90
Taxes, due and accrued		7,000 00
Total liabilities in Canada		$ 235,466 66

The British Crown Assurance Corporation—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	Hail.
	$ cts.	$ cts.	$ cts.
Gross cash received	395,293 72	66,784 68	7,613 98
Less return premiums	78,544 76	15,880 00	
Net cash received	316,748 96	50,904 68	7,613 98

Net cash received for premiums for all classes of business	$ 375,267 62
Cash received for interest on investments	12,462 67
Total income in Canada	$ 387,730 29

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (Including Fire Risk.)	Hail.
	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	22,689 60		818 30
Paid for claims occurring during the year	146,401 38	16,629 92	
Less savings and salvage	383 87	299 02	
Net payment for said claims	146,017 51		
Total net payment for claims	168,707 11	16,330 90	818 30

Total net payments for claims for all classes of business	$ 185,856 31
Commission and brokerage: Fire, $81,025.92; other, $16,165.59	97,191 51
Commission on profits, fire, $3,500; other, $2,000	5,500 00
Taxes:—fire $7,148.86; other, $9,131.95	16,280 81
Salaries and travelling expenses—Salaries of head office officials, $12,273.01; travelling expenses: officials, $1,126.10; agents, $570.96; auditors' fees, $635	14,605 07
* Miscellaneous Expenditure, viz.:—Advertising, $1,898.83; furniture and fixtures, $953.37; inspections and surveys, $3,630.68; legal expenses, $1,834.68; postage, telegrams, telephones and express, $3,395.44; printing and stationery, $4,926.15; rents, $1,799.92; underwriters' boards, associations, etc., $3,101.15; miscellaneous, $1,379.19; bad debts, $621.34; adjustment fees and expenses, $4,901.39; maps and plans, $1,912.23; exchange, $782.76	31,137 13
Total expenditure in Canada	$ 350,570 83

(*$38,880.87 belongs to Fire business.)

The British Crown Assurance Corporation—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile. (Excluding Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	24,827,820	340,118 38	148,347	3,282 62
Taken in 1918—new and renewed	31,945,134	415,367 21	8,990,693	74,528 92
Totals	56,772,954	755,485 59	9,139,040	77,811 54
Less ceased	22,383,604	304,816 72	6,407,056	26,505 84
Gross and net in force at end of 1918	34,389,350	450,668 87	2,731,984	51,305 70

Schedule B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dom. of Canada (4) War Loan, 1922, 5½ p.c.	$ 150,000 00	$ 148,662 00
Dominion of Canada inscribed stock, 1938, 3 p.c.	4,866 67	3,309 34
Anglo-French External Loan, 1920, 5 p.c.	400 00	376 00
British Exchequer, 1920, 6 p.c	9,733 33	9,733 33
Province of Nova Scotia, 1945, 3½ p.c.	3,406 67	2,623 14
Cities—		
Cranbrook, 1951, 5 p.c.	5,000 00	3,950 00
Edmonton, 1929, 4½ p.c.	14,600 00	12,994 00
Saskatoon, 1940, 4½ p.c.	226 68	190 41
Victoria, 1920, 4 p.c.	10,220 00	9,811 20
Towns—		
Battleford, 1920-1921, 5 p.c.	2,000 00	1,940 00
" 1933, 6 p.c.	575 00	575 00
" 1950, 6 p.c.	442 40	442 40
" 1951, 6 p.c.	557 60	557 60
" 1954, 6 p.c.	1,000 00	1,000 00
Chesley, 1926 to 1928, 5 p.c.	3,114 66	3,052 37
Goderich, 1922 to 1924, 5 p.c.	2 445 95	2 397 03
Kincardine, 1923 to 1927, 5 p.c.	8 685 28	8 424 72
Meaford, 1920 to 1930, 5 p.c.	3 332 64	3,232 66
Orillia (g't'd. by county of Simcoe), 1930 to 1935, 4½ p.c.	8,324 38	7,575 19
Renfrew, 1940, 4½ p.c.	4,817 18	4,239 12
Tillsonburg, 1937 to 1941, 4½ p.c.	6,737 69	5,929 17
Trenton, 1927 to 1932, 4½ p.c.	5,351 71	4,870 06
Village—		
Havelock, 1931, 5 p.c.	687 81	660 30
School—		
Kingston, R.C., 1922 to 1940, 4½ p.c.	7,112 71	6,472 57
District—		
Coquitlam, B.C., 1941, 5 p.c.	10,000 00	8,700 00
Total on deposit with Receiver General	$ 253,638 36	$ 251,717 61

(*For General Business, see Appendix.*)

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—Hon. EDWARD BROWN.

Vice-President—E. E. HALL.

Managing Director and Secretary—F. K. FOSTER.

Asst. Secretary—B. A. KELLAM.

Principal Office—Winnipeg, Man.

(Incorporated as "The Freehold Fire Insurance Company" under the authority of chap. 109 of the Statutes of Manitoba, of 1906; and by chap. 110 of the Statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company"; and by Order in Council of the Province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company," and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to the company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed	594,400 00
Amount paid thereon in cash	244,589 20
Amount of premium on capital paid in by stockholders	49,508 50

(*For List of Shareholders, see Appendix.*)

ASSETS.

Loans on mortgages on real estate, first liens		$ 123,867 86
Amount of loans collaterally secured by guaranteed mortgage investment with Commercial Loan and Trust Co		15,000 00
Amount of loans as above on which interest has been overdue for one year or more previous to date of statement	$ 8,700 00	
Book value of bonds and debs. (*For details, see Schedule B*)		125,629 00
Book value of stocks. (*For details, see Schedule C.*)		45,000 00
Cash at head office		1,961 95
Cash in bank and trust company:—		
Merchants Bank, Winnipeg	$ 17,830 03	
British Columbia Trust Corp., Vancouver	2,000 00	
Total cash in bank and trust company		19,830 03
Deposited with Western Canada Grain Assn		1,000 00
Total ledger assets		$ 332,288 84
Deduct market value of bonds, debentures and stocks under book value		4,917 67
		$ 327,371 17

OTHER ASSETS.

Interest due $2,820; accrued, $5,704.40	8,524 40
Agents' balances and premiums uncollected, ($3,450.88 on business prior to Oct. 1, 1918)	17,402 82
Office furniture and fixtures, $2,100; plans, $4,500	6,600 00
Due for reinsurance losses	7,014 82
Reinsurance return premiums	6,755 46
Gross assets	$ 373,668 67
Deduct assets not admitted	4,796 35
Net assets	$ 368,872 32

THE BRITISH NORTHWESTERN—*Continued.*

LIABILITIES.

Total net amount of claims, unadjusted		$ 8,550 00
Reserve of unearned premiums, $63,368.46; carried out at 80 per cent		50,694 57
Reinsurance premiums		2,258 41
Dividends declared and due, unpaid		60 25
Taxes due and accrued		500 00
Reinsurance companies' reserve balances		8,052 98
Total liabilities		$ 70,116 21
Excess of assets over liabilities		$ 298,756 11
Capital stock paid in cash		244,589 20
Surplus over liabilities and capital		$ 54,166 91

INCOME.

Gross cash received for premiums	$ 146,151 50	
Deduct reinsurances, $41,986.92; return premiums, $21,416.40	63,403 32	
Net cash received for said premiums		$ 82,748 18
Received for interest on investments		17,261 36
Received for premium on capital stock		625 00
Total		$ 100,634 54
Received calls on capital		1,295 00
Total income		$ 101,929 54

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 9,202 72	
Deduct reinsurances	1,356 29	
Net amount paid for said claims	$ 7,846 43	
Amount paid for claims occurring during the year	$ 65,826 56	
Deduct reinsurances	19,573 28	
Net amount paid for said claims	$ 46,253 28	
Total net amount paid for claims		$ 54,099 71
Commission or brokerage		12,895 94
Salaries, $9,754.42; directors' fees, $500; auditors' fees, $200; travelling expenses, $2,105.60; investment expenses, $732.70		13,292 72
Taxes		3,034 88
Miscellaneous expenditure: Advertising, $428.84; adjustment fees, $1,118.85; legal fees, $80.65; maps and plans, $690; postage, telegrams, telephones and express, $902.65; printing and stationery, $1,106.27; rents, $1,053; boards, tariff associations, etc., $960.40; furniture and fixtures, $338.66; charges, $1,050.88; exchange and interest, $211.39		7,941 59
Total expenditure		$ 91,264 84

SYPNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917	$ 321,624 14
Amount of cash income	101,929 54
Total	$ 423,553 68
Amount of expenditure	91,264 84
Balance, net ledger assets, December 31, 1918	$ 332,288 84

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1917	5,996	$ 10,193,007	$ 152,665 64
Taken during the year, new and renewed	4,460	14,333,065	150,585 08
Total	10,456	$ 24,526,072	303,250 72
Deduct terminated	4,129	14,120,760	130,640 67
Gross in force at end of year	6,327	$ 10,405,312	$ 172,610 05
Deduct reinsured		2,952,307	49,039 67
Net in force at December 31, 1918	6,327	$ 7,453,005	$ 123,570 38

The British Northwestern—*Concluded.*

Schedule B.

Bonds and debentures owned by the Company, viz:—

On deposit with Receiver General—

	Par value.	Book value.	Market value.
Dom. of Canada (2) War Loan, 1931, 5 p.c....	$ 5,000 00	$ 5,000 00	$ 4,950 00
Schools—			
Bannatyne, Man., 1931, 5 p.c.....	5,000 00	5,000 00	4,500 00
Prince Albert, Sask., P.S. 1922-1928, 5 p.c....	10,966 69	10,966 69	10,199 02
Saskatoon, Sask., 1953, 5 p.c.....	20,000 00	20,000 00	17,400 00
Miscellaneous—			
The Home Invt. and Savings Assoc., 1922, 5 p.c.....	25,000 00	25,000 00	25,000 00
Total on deposit with Receiver General.....	$ 65,966 69	$ 65,966 69	$ 62,049 02
Held by Company—			
Dom. of Canada (5) War Loan, 1933, 5½ p.c...	5,000 00	5,000 00	5,000 00
Dom. of Canada (5) War Loan (partly paid), 1933, 5½ p.c.....	20,000 00	6,000 00	6,000 00
Dom. of Canada (4) War Loan, 1937, 5½ p.c...	20,000 00	20,000 00	20,000 00
Anglo-French External Loan, 1920, 5 p.c.....	15,000 00	14,357 19	14,357 19
Greater Winnipeg Water District, 1922, 5 p.c..	15,000 00	14,305 12	14,305 12
Total par, book and market values.....	$ 140,966 69	$ 125,629 00	$ 121,711 33

Schedule C.

Stocks owned by the Company, viz:—

400 shares Canada West Securities Corp.....	$ 40,000 00	$ 40,000 00	$ 40,000 00
50 shares Wm. Pearson Co., Ltd. (preferred)..	5,000 00	5,000 00	4,000 00
Total par, book and market values.....	$ 45,000 00	$ 45,000 00	$ 44,000 00

BRITISH TRADERS' INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—Hon. P. H. HOLYOAK.

Secretary—C. MONTAGUE EDE.

Principal Office—Hong Kong.

Chief Agent in Canada—C. R. DRAYTON.

Head Office in Canada—Toronto, Ont.

(Established 1865. Commenced business in Canada, Feb. 20, 1918.)

CAPITAL.

Amount of capital authorized and subscribed	$ 1,500,000 00
Amount paid thereon in cash	450,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General:—

	Par value.	Market value.	
British Government War Loan Stock, 1929/1947, 5 p.c.	$ 194,666 67	$ 185,853 00	
Carried out at market value			$ 185,853 00

Other Assets in Canada.

Cash at head office in Canada		2,415 88
Cash in Banks, viz:—		
Imperial Bank of Canada, Toronto	$ 36,423 13	
Canadian Bank of Commerce, Vancouver, B.C.	11,401 57	
Total cash in banks		47,824 70
Agents' balances and premiums uncollected, viz:—		
Fire	$ 14,704 24	
Automobile (including Fire Risk)	238 91	
Automobile (excluding Fire Risk)	221 22	
Total		15,164 37
Total assets in Canada		$ 251,257 95

LIABILITIES IN CANADA.

Total net amount of fire claims unadjusted		$ 12,844 29
Reserve of unearned premiums, viz:—		
Fire	$ 68,145 18	
Automobile (including Fire Risk)	621 87	
Automobile (excluding Fire Risk)	384 32	
Total, $69,151.37; carried out at 80 per cent		55,321 10
Taxes due and accrued		2,470 85
Total liabilities in Canada		$ 70,636 24

BRITISH TRADERS'—*Concluded.*

INCOME IN CANADA.

Premiums.	Class of Business. Fire.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	
	$ cts.	$ cts.	$ cts.	
Gross cash received	111,619 50	442 84	252 24	
Less reinsurance	172 15			
Less return premiums	20,919 16			
Total deduction	21,091 31			
Net cash received	90,528 19	442 84	252 24	
Net cash received for premiums for all classes of business				$ 91,223 27
Cash received for interest on investments				78 76
Total income in Canada				$ 91,302 03

EXPENDITURE IN CANADA.

Total net paid for fire claims occurring during the year	$ 4,910 37
Commission and brokerage (fire), $25,116.32; (other), $279.18	25,395 50
Taxes (fire)	2,301 24
Salaries, fees and travelling expenses (fire):—Salaries: Head Office, $3,097.10; general and special agents, $900; travelling expenses: Officials, $1,355	5,352 10
Miscellaneous expenditure (fire), viz:—Advertising, $359.10; expenses, $408.70; maps and plans, $939.83; postage, telegrams, telephones and express, $557.05; printing and stationery, $3,002.60; rents, $489.00; underwriters' boards, associations, etc., $135; sundries, $28	5,919 28
Total expenditure in Canada	$ 43,878 49

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business. Fire.			Automobile (including Fire Risk).			Automobile (excluding Fire Risk).		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Taken in 1918—New	2,350	12,395,659	126,323 74	36	43,370	737 05	10	35,750	418 16
Less ceased	416	3,253,414	28,488 30						
Gross in force at end of 1918	1,934	9,142,245	97,835 44						
Less reinsured	.....	54,500	172 15						
Net in force at end of 1918	1,934	9,087,745	97,663 29	36	43,370	737 05	10	35,750	148 16

(*For General Business Statement, see Appendix.*)

CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

General Manager—R. HILL STEWART.

Secretary—T. MACMASTER.

Principal Office—Edinburgh, Scotland.

Manager in Canada—J. G. BORTHWICK.

Head Office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000	$ 4,866,666 67
Amount subscribed, £537,500	2,615,833 33
Amount paid thereon in cash, £107,500	523,166 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*)		$ 458,435 94

Other Assets in Canada.

Cash in banks:—		
Molsons Bank, Montreal (manager's account)	$ 6,418 06	
Molsons Bank, Montreal (deposit account)	31,979 18	
Sterling Bank of Canada, Winnipeg (N.W. Branch)	1,703 58	
Total cash in banks		40,100 82
Agents' balances and premiums uncollected ($2,962.30 was on business issued prior to Oct. 1, 1918)		49,603 52
Maps and plans, $10,000 (estimated); office furniture, $1,350 (estimated)		11,350 00
Total assets in Canada		$ 559,490 28

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 14,152 68	
Net amount of claims, resisted, in suit ($25,500 accrued prior to 1918)	37,000 00	
Net amount of claims resisted, not in suit	1,750 00	
Total net amount of unsettled claims		$ 52,902 68
Reserve of unearned premiums, $388,717.81; carried out at 80 per cent		310,974 25
Taxes due and accrued		50,000 00
Total liabilities in Canada		$ 413,876 93

INCOME IN CANADA.

Gross cash received for premiums	$ 556,977 74	
Deduct reinsurances, $28,501.08; return premiums, $61,065.33	89,566 41	
Net cash received for premiums		$ 467,411 33
Interest on deposit paid direct to head office		22,698 95
Interest on bank account, etc		1,262 00
Total income in Canada		$ 491,372 28

CALEDONIAN—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 24,816 06	
Deduct savings and salvages	1,125 00	
Net amount paid for said claims	$ 23,691 06	
Amount paid for claims occurring during the year	$ 206,369 62	
Deduct reinsurances	3,148 01	
Net amount paid for said claims	$ 203,221 61	
Total net amount paid for claims		$ 226,912 67
Commission or brokerage		90,821 81
Salaries, Head Office officials, $25,967.82; auditors' fees, $500; travelling expenses, officials, $2,542.24		29,010 06
Paid for taxes (including war taxes)		14,319 88
Miscellaneous expenditure, viz.:—Printing and stationery, $2,794.25; advertising, $419.25; postage and telegrams, $1,736.87; maps and plans, $1,725.99; legal expenses, $10; charges, telephone, express, etc., $2,036.77; rents, $4,160; underwriters', tariff associations, etc., $6,016.78; furniture and fixtures, $325.60		19,225 51
Total expenditure in Canada		$ 380,289 93

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1917	37,439	$ 71,222,030	$ 762,109 20
Taken during 1918—new	10,971	33,553,155	371,205 25
renewed	7,740	18,502,362	193,477 70
Total	56,150	$ 123,277,547	$ 1,326,792 15
Less ceased	18,107	50,012,246	529,117 69
Gross in force at end of 1918	38,043	$ 73,265,301	$ 797,674 46
Less reinsured		3,177,421	33,672 21
Net in force at December 31, 1918	38,043	$ 70,087,880	$ 764,002 25

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	$ 25,000 00	$ 25,000 00
South Australian Govt. Scrip. Cert., 1921/1923, 5 p.c.	48,666 67	47,206 66
Cities—		
Calgary, 1927, 4½ p.c.	15,000 00	13,650 00
Edmonton, 1932, 4½ p.c.	11,680 00	10,161 60
Edmonton, 1952, 4½ p.c.	8,760 00	7,095 60
Hamilton, 1934, 4 p.c.	48,666 66	42,826 66
Montreal perm. deb. stock, 3 p.c.	15,086 67	9,052 00
Montreal stock, 1932, 4 p.c.	48,666 67	43,313 32
Montreal (St. Henri), 1953, 4½ p.c.	30,000 00	26,700 00
Montreal (St. Louis), 1948, 4½ p.c.	10,000 00	8,900 00
Toronto, 1924, 4 p.c.	13,972 20	13,133 86
Toronto, 1925, 4 p.c.	38,933 33	36,207 99
Point Grey (Municipality) 1960, 4½ p.c.	21,413 33	16,488 26
Schools—		
Montreal, R.C., 1926, 4 p.c.	15,000 00	13,800 00
Quebec, R.C., 1947, 4½ p.c.	15,000 00	13,500 00
Miscellaneous—		
Canada Landed and National Inv. Co., 1921, 5½ p.c.	24,333 33	24,333 33
Central Canada Loan and Savings Co., 1919, 4¾ p.c.	12,166 67	12,166 67
Central Canada Loan and Savings Co., 1920, 5 p.c.	12,166 66	12,166 66
London Loan and Savings Co. of Canada, 1920, 5 p.c.	24,333 33	24,333 33
Mortgage Corp. of Nova Scotia (*formerly Acadia Loan Corp.*), 1919, 5½ p.c.	9,733 33	9,733 33
Toronto Mtge. Corp., 1919, 4½ p.c.	9,733 33	9,733 33
Toronto Mtge. Corp., 1920, 5 p.c.	12,166 67	12,166 67
Toronto Mtge. Corp., 1922, 5½ p.c.	14,600 00	14,600 00
Toronto Mtge. Corp., 1923, 5½ p.c.	12,166 67	12,166 67
Total on deposit with Receiver General	$ 497,245 52	$ 458,435 94

(*For General Business Statement, see Appendix.*)

THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—E. T. NIEBLING.
Secretary—GEO. W. BROOKS.
Principal Office—San Francisco, Cal.
Chief Agent in Canada—A. W. Ross.
Head Office in Canada—Vancouver.

(Incorporated, 1861. Dominion license issued November 18, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)		$ 58,830 00
Other Assets in Canada.		
Cash in banks, viz.:—		
Royal Bank of Canada, Vancouver, B.C.	$ 11,470 71	
Canadian Bank of Commerce, Winnipeg, Man	1,674 32	
Total cash in banks		13,145 03
Interest accrued		1,133 34
Agents' balances and premiums uncollected ($1,159.19 was on business prior to Oct. 1, 1918)..		9,412 09
Deposited with Western Can. Grain Growers Assoc., Winnipeg		1,000 00
Total assets in Canada		$ 83,520 46

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 12,578 52
Reserve of unearned premiums, $37,016.86; carried out at 80 per cent	29,613 49
Salaries, rent, etc., due and accrued	685 99
Taxes due and accrued	1,050 00
Total liabilities in Canada	$ 43,928 00

INCOME IN CANADA.

Gross cash received for premiums	$ 90,477 43	
Deduct reinsurances, $17,338.77; return premiums, $11,380.92	28,719 69	
Net cash received for premiums		$ 61,757 74
Received for interest on investments		3,668 58
Total income in Canada		$ 65,426 32

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 3,190 33	
Less reinsurances	30 28	
Net amount paid for said claims	$ 3,160 05	
Amount paid for claims occurring during the year	$ 17,048 70	
Less reinsurances	557 96	
Net amount paid for said claims	$ 16,490 74	
Total net amount paid for claims		$ 19,650 79
Commission or brokerage		14,757 90

THE CALIFORNIA—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

Commission on profits	$ 1,364 75
Taxes	1,979 63
Paid for salaries, fees and all other charges of officials, viz.:—Salaries of head office officials, $3,412.24; auditors' fees, $71.48; travelling expenses, officials, $1,113.94	4,597 66
Miscellaneous expenditure, viz.: Maps and plans, $132.07; postage, telegrams and exchange, $481.46; printing and stationery, $666.26; legal expenses, $3.57; underwriters' boards, tariff associations, etc., $928.47; advertising and newspaper subscriptions, $110.49; sundries, $306.08; loss expenses, $338.67; furniture and fixtures, $16.95; rents, $275.96....	3,259 98
Total expenditure in Canada	$ 45,610 71

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 4,872,599	$ 68,959 91
Taken during the year, new and renewed	11,919,922	89,607 16
Total	$ 16,792,521	$ 158,567 07
Deduct terminated	8,460,221	68,577 54
Gross in force at end of year	$ 8,332,300	$ 89,989 53
Deduct reinsured	1,213,006	17,559 49
Net in force at December 31, 1918	$ 7,119,294	$ 72,430 04

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada two year notes, 1919, 5 p.c.	$ 5,000 00	$ 4,900 00
Dominion of Canada (2) War Loan, 1931, 5 p.c.	1,000 00	990 00
Cities—		
Brandon, Man., 1952, 4½ p.c.	10,000 00	8,400 00
Brantford, Ont., 1944, 5 p.c.	6,000 00	5,940 00
Calgary, Alta., 1927, 4½ p.c.	10,000 00	9,100 00
New Westminster, B.C., 1931, 4½ p.c.	10,000 00	8,600 00
Districts—		
North Vancouver, B.C., 1961, 5 p.c.	10,000 00	8,400 00
Oak Bay, B.C., 1962, 5 p.c.	5,000 00	4,200 00
School—		
Winnipeg, 1943, 4 p.c.	10,000 00	8,300 00
Total on deposit with Receiver General	$ 67,000 00	$ 58,830 00

(*For General Business Statement, see Appendix.*)

THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—S. H. EWING.

Vice-President—Hon. N. CURRY.

Secretary—T. H. HUDSON.

Managers—T. H. HUDSON and H. F. RODEN.

Principal Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. On August 31, 1911, the power of the company was extended to include guarantee insurance, under the provisions of section 81 of the Insurance Act, 1910, on November 6, 1914, its power was extended to include burglary insurance under the provisions of the said section. On April 5, 1916, its power was further extended to include fire insurance under the provisions of the said section and on June 28, 1917, its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued September 10, 1888.)

CAPITAL.

Amount of capital authorized and subscribed	$ 500,000 00
Amount paid thereon in cash	43,320 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule B)*		$ 482,478 06
Book value of stocks. *(For details, see Schedule C)*		19,400 00
Cash at head office and branches		77 39
Cash on deposit with Manitoba Workmen's Compensation Board		5,000 00
Cash on deposit with Western Canada Grain Growers Association		1,000 00
Cash in banks, viz:—		
Molsons Bank, Montreal, savings account, $136.63; current account, $9,846.50	$9,983 13	
Molsons Bank, Winnipeg	5,299 34	
Molsons Bank, Vancouver	4,935 18	
Total cash in banks		20,217 65
Balance with Associated Companies, Manitoba		19,675 22
Deposits with Ontario Government		1,686 63
Total ledger assets		$ 549,534 95
Deduct book value of bonds and debentures over market value		21,431 94
		$ 528,103 01

OTHER ASSETS.

Interest due, $2,250.00; accrued, $3,454.74		5,704 74
Agents' balances and premiums uncollected, viz:—		
Fire net ($351.92 on business prior to Oct. 1, 1918)	$ 22,909 77	
Accident ($561.65 on business prior to Oct. 1, 1918)	9,139 30	
Automobile, including Fire Risk ($147.21 on business prior to Oct. 1, 1918)	2,247 82	
Automobile, excluding Fire Risk ($1.67 on business prior to Oct. 1, 1918)	2,079 46	
Burglary (0·34 on business prior to Oct. 1, 1918)	942 79	
Employers' Liability ($2,473.89 on business prior to Oct. 1, 1918)	27,470 65	
Guarantee ($109.47 on business prior to Oct. 1, 1918)	306 93	
Plate Glass ($200.96 on business prior to Oct. 1, 1918)	2,155 67	
Sickness ($410.51 on business prior to Oct. 1, 1918)	6,423 34	
Total	$ 73,675 73	
Less commission	18,418 92	
Net amount of agents' balances and premiums uncollected		55,256 81
Plans, $150; furniture, fixtures, &c., $1,100		1,250 00
Reinsurance losses due (fire)		42 50
Total assets		$ 590,357 06

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THE CANADA ACCIDENT—*Continued.*

LIABILITIES.

Net amount of fire claims, adjusted and unpaid	$ 452 95	
Net amount of fire claims, unadjusted	6,493 60	
Net amount of accident claims, unadjusted ($1,900 accrued prior to 1918)	15,452 00	
Net amount of automobile (including fire risk)	205 00	
Net amount of automobile (excluding fire risk) claims, adjusted and unpaid ($25 accrued prior to 1918)	3,759 00	
Net amount of burglary claims	1,350 00	
Net amount employers' liability, $10,560 accrued prior to 1918	82,834 62	
Net amount guarantee claims, ($1,500 accrued prior to 1918)	2,000 00	
Net amount plate glass, ($385 accrued prior to 1918)	2,089 00	
Net amount sickness claims, ($2,500 accrued prior to 1918)	10,625 00	
Total net amount of unsettled claims		$ 125,261 17
Present value of liability claims payable by instalments not yet due		4,000 00
Reserve of unearned premiums, viz:—		
Fire	$ 32,555 41	
Accident	23,878 45	
Automobile (including Fire Risk)	7,790 75	
Automobile (excluding Fire Risk)	15,429 44	
Burglary	2,055 50	
Employers' Liability	18,138 28	
Guarantee	1,455 74	
Plate Glass	18,606 06	
Sickness	14,098 20	
Total reserve, $134,007.83; carried out at 80 per cent		$ 107,206 26
Due and accrued for taxes		7,500 00
Reserve on unlicensed fire reinsurance, unsecured		33,537 44
Cash dividends to stockholders, due and unpaid		2,803 40
Reinsurance premiums; fire, $18.60; accident, $732.78; automobile (including fire risk), $254.94; burglary, $465.73; employers' liability, $645.52; guarantee, $82.50; sickness, $382.07		2,582 14
Balance held in trust for reinsurers		12,448 14
All other liabilities		1,073 35
Total liabilities		$ 296,411 90
Excess of assets over all liabilities		$ 293,945 16
Capital stock paid in cash		43,320 00
Surplus, of assets over all liabilities and paid up capital		$ 250,625 16

INCOME.

Premiums.	Class of Business.			
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received during the year for premiums	162,941 79	63,164 08	24,365 93	43,842 07
Deduct reinsurance	80,869 22	3,767 42	5,440 92	579 90
Return premiums, etc	32,020 45	10,179 17	3,910 09	10,231 20
Total reinsurance and return premiums	112,889 67	13,946 59	9,351 01	10,811 10
Net cash received during the year for premiums in Canada	50,052 12	49,217 49	15,014 92	33,030 97

THE CANADA ACCIDENT—*Continued.*

INCOME—*Concluded.*

Premiums.	Class of Business.				
	Burglary.	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received for premiums	5,536 40	229,362 55	3,944 60	30,162 29	35,036 95
Less reinsurance	779 13	4,435 76	357 27	221 37	1,289 41
Less return premiums	886 25	23,011 48	768 49	9,329 37	6,509 22
Total deduction	1,665 38	27,447 24	1,125 76	9,550 74	7,798 63
Net cash received for premiums	3,871 02	201,915 31	2,818 84	20,611 55	27,238 32

Net cash received for premiums for all classes of business	$ 403,770 54
Cash received for interest on investments	24,744 68
Total income	$ 428,515 22

EXPENDITURE.

Claims.	Class of Business.			
	Fire.	Accident.	Automobile. (including Fire Risk.)	Automobile (excluding Fire Risk.)
	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	10,031 51	6,126 74	.....	10,760 83
Less savings and salvage	99 35	.....	.....	1,407 03
Less reinsurances	6,781 69	331 43	.....	.....
Total deduction	6,881 04	.....	.....	
Net paid for said claims	3,150 47	5,795 31	.....	9,353 80
Paid for claims occurring during the year	60,970 81	19,403 86	6,700 54	14,220 58
Less savings and salvage	816 12			
Less reinsurances	35,411 22	764 54	508 71	2,812 66
Total deduction	36,227 34			
Net paid for said claims	24,743 47	18,639 32	.....	11,407 92
Total net paid for said claims	27,893 91	24,434 63	6,191 83	20,761 72

THE CANADA ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

Claims.	Class of Business.				
	Burglary.	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	....	37,711 74	.....	26,085 10	.....
Less savings and salvage	.....	.....	.....	161 46	.....
Less reinsurances	.....	156 72	.....	.....	.....
Net paid for said claims	.....	37,555 02	36 26	25,923 64	2,044 51
Paid for claims occurring during the year	1,173 82	83,057 50	159 25	9,595 70	16,959 37
Less savings and salvage	.....	.....	48 40	224 82	.....
Less reinsurances	369 36	1,641 18	.....	.....	501 42
Net paid for said claims	.....	81,416 32	110 85	9,370 88	16,457 95
Total net paid for said claims	804 46	118,971 34	147 11	35,294 52	18,502 46

Total net payments for claims for all classes of business	$	253,002 01
Paid for dividends		1,528 60
Commission and brokerage, fire, $5,001.92; other, $81,916.63		86,918 55
Taxes, fire, $3,653.15; other, $7,960.50		11,613 65
*Salaries, fees and travelling expenses—Salaries, head office officials, $34,063.42; directors, $2,100; auditors' fees and pay roll audits, $1,396.23; travelling expenses, officials, $5,727.43		43,287 08
†Miscellaneous expenditure and surveys, viz:—Advertising, $382.78; furniture and fixtures, $1,020.66; elevator inspections $962.03; legal expenses, $46.53; maps and plans, $388.60; postage, telegrams, telephones and express, $2,665.93; printing and stationery, $6,606.95; rent and light, $3,375.18; underwriters' boards, tariff associations, etc., $2,433.13; general expenses, $5,685.84; Manitoba W.C. Board, administration expenses, $1,959.72; bad debts, $1,156.19		26,683 60
Total expenditure	$	423,033 49

*($16,323.32 belongs to Fire business.)
†($6,385.79 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1917	$	531,605 08
Amount of income as above		428,515 22
Total	$	960,120 30
Amount of expenditure as above		423,033 49
Balance, net ledger assets, December 31, 1918, ($549,534.95 less $12,448.14 ledger liability)	$	537,086 81

THE CANADA ACCIDENT—*Continued.*

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 76,107 76
Amount of commission thereon	23,431 45
Amount of losses recovered from said companies	41,166 54
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $41,763.78 carried out at 80 per cent	33,411 03
Amount of losses due and recoverable from such companies	12,574 55
Amount of cash or other securities held as security for recovery of losses	12,448 14

SUMMARY OF RISKS AND PREMIUMS.

Fire Premiums.	Class of Business.					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	10,409,056	94,580 61	62,441	673 60	10,471,497	95,254 21
Taken in 1918, new and renewed	19,016,749	165,942 34	.....	.....	19,016,749	165,942 34
Totals	29,425,805	260,522 95	.....	.....	29,488,246	261,196 55
Less ceased	12,036,399	113,269 95	.....	.....	12,036,399	113,269 95
Gross in force at end of 1918	17,389,406	147,253 00	.....	.....	17,451,847	147,926 60
Less reinsured	9,284,543	84,854 70	.....	.....	9,284,543	84,854 70
Net in force at end of 1918	8,104,863	62,398 30	62,441	673 60	8,167,304	63,071 90

Risks and Premiums.	Class of Business.					
	Accident.		Automobile (including Fire Risk.)		Automobile (excluding Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	10,479,149	41,274 28	504,570	5,085 89	5,859,000	25,763 22
Taken during the year—new and renewed	18,124,182	64,080 54	1,271,948	25,439 54	6,569,000	43,249 11
Totals	28,603,331	105,354 82	1,776,518	30,525 43	12,428,000	69,012 33
Less ceased	16,709,665	54,727 56	700,581	10,199 58	7,635,000	37,584 55
Gross in force at end of 1918	11,893,666	50,627 26	1,075,937	20,325 85	4,793,000	31,427 78
Less reinsured	537,857	2,870 36	220,987	4,744 35	15,000	568 90
Net in force at end of 1918	11,355,809	47,756 90	854,950	15,581 50	4,778,000	30,858 88

THE CANADA ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.			
	Burglary.		Employers' Liability.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	318,350	2,651 95	3,326,100	40,380 59
Taken during the year—new and renewed	625,245	5,968 41	3,860,390	226,137 82
Total	943,595	8,620 36	7,186,490	266,518 41
Less ceased	377,300	3,345 91	4,263,600	227,924 15
Gross in force at end of 1918	566,295	5,274 45	2,922,890	38,594 26
Less reinsured	130,833	1,161 99	195,000	2,477 20
Net in force at end of 1918	435,462	4,112 46	2,727,890	36,117 06

Risks and Premiums.	Class of Business.			
	Guarantee.		Plate Glass.	Sickness.
	Amount.	Premiums.	Premiums.	Premiums.
	$	$ cts.	$ cts.	$ cts.
Gross in force at end of 1917	888,820	3,681 71	33,124 93	18,033 37
Taken in 1918, new and renewed	892,006	4,116 70	28,744 00	36,744 41
Totals	1,780,826	7,798 41	61,868 93	54,777 78
Less ceased	1,066,303	4,484 42	25,827 58	25,092 76
Gross in force at end of 1918	714,523	3,313 99	36,041 35	29,685 02
Less reinsured	84,500	402 50	30 08	1,488 62
Net in force at end of 1918	630,023	2,911 49	36,011 27	28,196 40

SCHEDULE B.

Bonds and debentures owned by the Company, viz:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Governments—			
Dom. of Canada (1) War Loan, 1925, 5 p.c.	$ 11,000 00	$ 10,654 05	$ 10,890 00
Prov. of Manitoba, 1947, 4 p.c.	6,000 00	5,490 00	4,920 00
Prov. of New Brunswick, 1938, 3 p.c.	9,733 33	7,592 00	7,202 00
Prov. of New Brunswick, 1921, 4 p.c.	5,000 00	4,850 00	4,800 00
Cities—			
Fort William, 1933, 5 p.c.	15,000 00	14,550 00	14,100 00
Montreal, (St. Henri), 1951, 4½ p.c.	8,000 00	7,840 00	7,200 00
Montreal (St. Louis), 1937, 4 p.c.	10,000 00	9,125 00	8,600 00
Montreal (St. Louis), 1929, 4½ p.c.	5,000 00	4,925 00	4,700 00
Montreal (St. Paul), 1949, 4½ p.c.	13,000 00	12,675 00	11,570 00
Montreal (St. Paul), 1950, 4½ p.c.	25,000 00	24,375 00	22,250 00
Winnipeg, 1938, 4 p.c.	15,000 00	13,500 00	12,750 00
Town—			
St. Lambert, Que., 1954, 5½ p.c.	30,000 00	30,505 00	30,000 00
Schools—			
School Com'rs. of St. Edouard of Fraserville, 1940, 5 p.c.	23,000 00	21,390 00	20,010 00
Westmount, Que., 1952, 5 p.c.	6,000 00	5,880 00	5,880 00
Total on deposit with Receiver General	$ 181,733 33	$ 173,351 05	$ 164,872 00

THE CANADA ACCIDENT—*Concluded.*

SCHEDULE B. *Concluded.*

Bonds and debentures owned by the Company, viz:—*Concluded.*

	Par value.	Book value.	Market value.
Held by the Company—			
Governments—			
Dom. of Can. inscribed stock, 1919/1934, 3½ p.c.	$ 37,960 00	$ 34,164 00	$ 30,748 00
Dom. of Canada (1) War Loan, 1925, 5 p.c.	14,000 00	13,559 70	13,860 00
Dom. of Canada (2) War Loan, 1931, 5 p.c.	25,000 00	24,375 00	24,750 00
Cities—			
Lachine, 1940, 4 p.c.	6,000 00	4,980 00	4,860 00
Lachine, 1952, 4½ p.c.	15,000 00	13,162 00	12,750 00
Montreal West, 1954, 5 p.c.	6,000 00	5,340 00	5,640 00
Stratford, 1936, 4 p.c.	8,000 00	6,880 00	6,880 00
Sydney, N.S., 1932, 4 p.c.	5,000 00	4,400 00	4,250 00
Three Rivers, 1956, 4½ p.c.	15,000 00	13,125 00	12,600 00
Three Rivers, 1958, 4½ p.c.	12,000 00	10,440 00	10,080 00
Vancouver, 1939, 3½ p.c.	4,000 00	3,210 00	2,920 00
Winnipeg, 1935, 3½ p.c.	2,000 00	1,680 00	1,600 00
Towns—			
Maisonneuve, 1946, 4½ p.c.	5,000 00	4,575 00	4,150 00
Valleyfield, 1926, 4 p.c.	5,000 00	4,350 00	4,400 00
Vaudreuil, 1929, 4½ p.c.	5,000 00	4,350 00	4,350 00
Verdun, 1929, 4 p.c.	2,000 00	1,760 00	1,740 00
Verdun, 1939, 5 p.c.	5,000 00	4,912 00	4,750 00
District—			
Dewdney, Dyking, 1930, 6 p.c.	15,000 00	15,000 00	14,550 00
Parochial Loan—			
Parish Tres St. Redempteur, 1919 to 1945 5 p.c.	6,896 77	4,759 31	6,138 12
Schools—			
Municipality of Dorval, R.C., 1932, 5 p.c.	15,000 00	13,500 00	13,650 00
Hintonburg, R.C., 1922, 5 p.c.	2,500 00	2,500 00	2,425 00
Longue Pointe R.C., 1951, 5 p.c.	5,000 00	4,800 00	4,400 00
Longue Pointe, 1952, 5 p.c.	10,000 00	9,600 00	8,800 00
Municipality of Maisonneuve, 1937, 5 p.c.	10,000 00	9,650 00	9,000 00
Montreal (St. Henri), R.C., 1949, 4½ p.c.	11,000 00	9,680 00	9,350 00
Montreal (Youville), 1952, 5 p.c.	10,000 00	9,500 00	8,900 00
St. Edouard de Fraserville, 1940, 5 p.c.	3,000 00	2,790 00	2,610 00
Municipality of St. Georges (Montreal) R.C., 1960, 4½ p.c.	20,000 00	17,400 00	15,600 00
St. Gregoire Le Thaumaturge, 1950, 4½ p.c.	20,000 00	17,600 00	16,200 00
St. Laurent, 1951, 5 p.c.	5,000 00	4,750 00	4,400 00
Sherbrooke, R.C., 1942, 5 p.c.	5,000 00	4,725 00	4,650 00
Westmount, 1949, 5 p.c.	6,000 00	5,880 00	5,880 00
Westmount, 1951, 5 p.c.	6,000 00	5,880 00	5,880 00
Railway—			
Can. Nor. Ry. 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	12,166 66	10,950 00	10,463 00
Miscellaneous—			
Windsor Hotel Co., 1931, 4½ p.c.	5,000 00	4,900 00	4,350 00
Total par, book and market values...	$ 521,256 76	$ 482,478 06	$ 462,446 12

SCHEDULE C.

Stock owned by the Company, viz.:—			
100 shares Molsons Bank stock	$ 10,000 00	$ 19,400 00	$ 18,000 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—J. H. G. RUSSELL.

Vice-Presidents—F. H. ALEXANDER and LT.-COL. D. E. SPRAGUE.

Managing-Director—W. T. ALEXANDER.

Principal Office—Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII, Chapter 60. Dominion license issued July 31, 1911.)

CAPITAL.

Amount of joint stock or guaranteed capital authorized	$ 3,000,000 00
Amount subscribed	2,050,400 00
Amount paid thereon in cash	1,795,077 70
Amount of premium on capital paid in by stockholders since organization	306,360 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the company (Head office building, $163,736.32; various other properties, $173,042.27)		$ 336,778 59
*Loans secured by mortgages, first liens		1,334,185 71
Book value of debentures owned (*For details, see Schedule B*)		377,691 37
Book value of stock (*For details, see Schedule C*)		117,932 09
Cash at head office		16,805 19
Cash in banks and Trust Co., viz.:—		
Royal Bank of Canada	$ 12,117 97	
Imperial Canadian Trust Co	15,000 00	
Imperial Bank of Canada	28,398 46	
Total cash in banks and Trust Co		55,516 43
Total ledger assets		$ 2,238,009 38

OTHER ASSETS.

Interest due, $173,870.20; accrued, $26,443.76	200,313 96
Agents' balances and premiums uncollected ($754.99 was on business prior to Oct. 1, 1918)	45,640 11
Bills receivable held by the company	3,665 06
Maps and plans, $11,798.57; furniture and fixtures, $6,283.21	18,081 78
Gross assets	$ 2,505,710 29
Deduct assets not admitted	149,659 29
Net assets	$ 2,356,051 00

*Including $235,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921, with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been ear-marked for the Canada National Fire.

THE CANADA NATIONAL—*Continued.*

LIABILITIES.

Net amount of claims, adjusted and unpaid		$ 9,239 00
Reserve of unearned premiums, $177,992.08; carried out at 80 per cent		142,393 66
Dividends declared but not yet due		107,375 37
Due for reinsurance premiums		5,786 58
Taxes due and accrued		1,800 00
Reserve on unlicensed reinsurance, held on deposit		61,012 44
Contingent reserve fund		175,000 00
All other liabilities, borrowed money		50,000 00
Total liabilities		$ 552,607 05
Excess of assets over liabilities		$ 1,803,443 95
Capital paid in cash		1,795,077 70
Surplus over liabilities and paid up capital		$ 8,366 25

INCOME.

Gross cash received for premiums	$ 331,408 28	
Deduct reinsurance, $99,344.23; return premiums, $42,969.61	142,313 84	
Net cash received for premiums		$ 189,094 44
Received for interest on investments and dividend on stock		110,171 67
Rents		3,070 79
Appraisal fees		11 00
Total		$ 302,347 90
Received for calls on capital		33,029 05
Total income		$ 335,376 95

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 38,560 20	
Deduct reinsurances	19,042 21	
Net amount paid for said claims	$ 19,517 99	
Amount paid for claims occurring during the year	$ 107,804 94	
Deduct reinsurances	36,859 99	
Net amount paid for said claims	$ 70,944 95	
Total net amount paid for claims		$ 90,462 94
Amount of dividends paid during the year		105,193 59
Paid for commission or brokerage		32,166 45
Paid for salaries: Head office branches and inspectors, $25,758.95; directors' fees, $2,700; auditors' fees, $800; travelling expenses, $4,847.52		34,106 47
Paid for taxes		7,937 88
Miscellaneous expenditure, viz.: Advertising, $4,614.91; maps and plans, $1,037.02; postage, telegrams, telephones and express, $2,531.58; printing and stationery, $1,830.14; rents, $4,344.74; legal expenses, $4,891.36; underwriters' association fees, etc., $2,833.18; sundries, $3,581.28		25,664 21
Total expenditure		$ 295,531 54

SYNOPSIS OF LEDGER ACCOUNTS.

Balance of net ledger assets, December 31, 1917	$ 2,087,151 53
Income as above	335,376 95
Total	$ 2,422,528 48
Expenditure as above	295,531 54
Balance, net ledger assets, December 31, 1918. ($2,238,009.38 less $111,012.44 ledger liabilities.)	$ 2,126,996 94

The Canada National—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 88,999 92
Amount of commission thereon	24,474 98
Amount of losses recovered from said companies	45,872 83
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $51,064.74; carried out at 80 per cent	40,851 80
Amount of losses due and recoverable from such companies	4,577 00
Amount of reinsurance premiums payable to such companies	5,575 55
Amount of cash or other securities held as security for recovery of losses	43,373 73

RISKS AND PREMIUMS.

	Amount.	Premiums
Gross policies in force at date of last statement	$ 31,076,730	$ 431,604 36
Policies taken during the year	22,520,425	330,178 33
Total	$ 53,597,155	$ 761,782 69
Deduct terminated	21,821,703	304,077 31
Gross in force at end of year	$ 31,775,452	$ 457,705 38
Deduct reinsured	8,700,103	115,912 57
Net in force at December 31, 1917	$ 23,075,349	$ 341,792 81

Schedule B.

Debentures owned:—

	Par value.	Book value.	Market value.
*Dom. of Canada (2) War Loan, 1937, 5 p.c.	$ 55,000 00	$ 52,691 37	$ 52,691 37
Dom. of Canada (4) War Loan, 1922, 5½ p.c.	250,000 00	250,000 00	250,000 00
Dominion of Canada (5) War Loan, 1933, 5½ p.c. (30 p.c. of subscription)	75,000 00	75,000 00	75,000 00
Total par, book and market values	$ 380,000 00	$ 377,691 37	$ 377,691 37

Schedule C.

Stock owned and held by the Company:—

	Par value.	Book value.	Market value.
1,005 shares Great West Perm. Loan Co.	$ 100,500 00	$ 117,032 09	$ 117,032 09

*On deposit with Receiver General.

THE CANADIAN FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1918.

President—Jas. H. Ashdown.
Vice-President—R. T. Riley.
Manager and Secretary—C. S. Riley.
Head Office—Winnipeg.

(Incorporated by Act of the Legislature of the Province of Manitoba, chapter 53 of the statutes of 1887; amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60–61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company (Head office building)		$ 125,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		152,902 70
Guaranteed investment, secured by allocation of mortgage loans		552,823 58
Book value of bonds and debentures (*For details, see Schedule B*)		603,041 55
Cash at head office and branches		13,953 62
Cash in banks, viz.:—		
Union Bank of Canada, Toronto	$ 12,686 28	
Union Bank of Canada, Calgary	388 43	
Union Bank of Canada, Winnipeg	27,884 18	
Royal Bank of Canada, Winnipeg	9,639 72	
Total cash in banks		50,598 61
Staff Victory Loan account		785 00
Total ledger assets		$ 1,499,105 06

OTHER ASSETS.

Market value of bonds and debentures over book value		3,651 05
Interest due, $1,655.25; accrued, $1,815.05		3,470 30
Agents' balances and premiums uncollected:		
Fire—In Canada ($5,000 on business prior to Oct. 1, 1918)	$ 49,920 49	
" —In other countries	405 60	
Total		50,326 09
Balance of profit commission due from other companies		3,931 10
Amount due for reinsurance losses		3 54
Total assets		$ 1,560,487 14

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unajusted	$ 13,691 68	
" " " " resisted, not in suit	3,500 00	
Total net amount of unsettled claims, unadjusted		$ 17,191 68
Reserve of unearned premiums, $283,598.05; carried out at 80 per cent		226,878 44
Taxes due and accrued		10,438 84
Reserve funds, re unlicensed reinsurance		57,490 02
Reinsurance premiums		6,875 80
*Employees' profit sharing fund (balance undistributed)		8,385 45
Total liabilities in Canada		$ 327,260 23

*Total amount set apart for employees' profit sharing fund is $6,776.88, of which $8,383.44 was distributed and the remainder $8,385.45 set aside as liability.

THE CANADIAN FIRE—*Continued.*

LIABILITIES—*Concluded.*

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, $6,280.01; carried out at 80 per cent	$ 5,024 00
Total liabilities in other countries	$ 5,024 00
Total liabilities in all countries (except capital stock)	$ 332,284 23
Excess of assets over liabilities	$ 1,228,202 91
Capital stock paid in cash	1,000,000 00
Surplus over liabilities and capital	$ 228,202 91

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 508,783 13	16,659 57	
Deduct reinsurances, $152,275.18; return premiums, $55,325.88	201,940 09	5,660 97	
Net cash received for premiums	$ 306,843 04	$ 10,998 60	
Total net cash received for premiums in all countries			$ 317,841 64
Received for interest on investments			64,546 86
Rents			519 03
Total income			$ 382,907 53

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for claims occurring in previous years	$ 29,902 44	$	
Deduct reinsurance	12,937 91		
Net amount paid for said claims	$ 16,964 53		
Amount paid for claims occurring during the year	$ 189,493 33	$ 7,266 58	
Deduct reinsurances	71,397 11	3,171 81	
Net amount paid for said claims	$ 118,096 22		
Total net amount paid for said claims	$ 135,066 75	$ 4,094 77	
Total net amount paid for claims in all countries			$ 139,155 52
Amount of dividends paid stockholders			65,000 00
Paid for commission or brokerage, (less brokerage earned)			29,309 16
Paid for salaries of officials, $42,699.16; directors' fees, $675; auditors' fees, $450; travelling expenses (officials), $3,280.59; managing director voted by shareholders, $10,000			57,104 75
Paid for taxes			9,572 71
Miscellaneous expenditure, viz.: Advertising, $641.03; printing and stationery, $3,644.25; postage, telephones, express and telegrams, $1,852.32; office charges, $2,523.74; H. O. Building, renovation and money expended, $9,649.58; rents, $8,319.94; legal expenses, $125; agents' charges, $813.24: office furniture and fixtures, $1,284.56; maps and plans, $769.71; share of profits paid to employees, $8,383.44; uncollectable accounts written off, $160.93; Underwriters' Boards, Tariff Associations, etc., $4,607.13			42,774 87
Total expenditure			$ 342,917 01

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917	$ 1,401,624 52
Amount of cash income as above	382,907 53
Total	$ 1,784,532 05
Amount of cash expenditure	342,917 01
Balance, net ledger assets, December 31, 1918 ($1,499,105.06, less $57,490.02 deposits)	$ 1,441,615 04

THE CANADIAN FIRE—*Concluded.*

RISKS AND PREMIUMS.

Fire Risks.	In Canada.			In Other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Policies in force (gross) at date of last statement....	29,394	46,744,390	669,875 60	1,266	1,402,305	16,882 62	30,660	48,146,695	686,758 22
Taken during the year, new and renewed.....	17,997	35,003,091	511,825 75	1,288	1,492,550	17,876 54	19,285	36,495,641	529,702 29
Total.....	47,391	81,747,481	1,181,701 35	2,554	2,894,855	34,759 16	49,945	84,642,336	1,216,460 51
Deduct terminated.	16,353	31,245,536	451,387 51	1,318	1,519,530	17,939 02	17,671	32,765,066	469,326 53
Gross in force at end of year.....	31,038	50,501,945	730,313 84	1,236	1,375,325	16,820 14	32,274	51,877,270	747,133 98
Deduct reinsured...	.....	12,257,365	177,658 27	.....	342,774	4,260 11	.....	12,600,139	181,918 38
Net in force at date..	31,038	38,244,580	552,655 57	1,236	1,032,551	12,560 03	32,274	39,277,131	565,215 60

SCHEDULE B.

	Par value.	Book value.	Market value.
Bonds and debentures owned by the Company—			
Dominion of Canada (1) War Loan, 1925, 5 p.c..	$ 50,000 00	$ 48,427 60	$ 49,500 00
Dominion of Canada (5) War Loan, 1933, 5½ p.c. (partly paid).....	100,000 00	$ 30,000 00	$ 30,000 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c	50,000 00	49,553 95	50,000 00
City—			
*Winnipeg, 1923, 4 p.c.....	70,000 00	63,700 00	65,800 00
Miscellaneous—			
Canada Permanent Mortgage Corp., 1921, 4¾ p.c.....	20,000 00	20,000 00	20,000 00
Canada Permanent Mortgage Corp., 1922, 5 p.c	5,000 00	5,000 00	5,000 00
Home Investment and Savings Co., 1919, 5 p.c.....	10,000 00	10,000 00	10,000 00
Home Investment and Savings Co., 1923, 5 p.c.	10,000 00	10,000 00	10,000 00
Huron and Erie Loan Co., 1921, 5 p.c.....	10,000 00	10 000 00	10 000 00
Northern Mortgage Co., 5 p.c.....	350,000 00	350,000 00	350,000 00
Schools—			
Cloverleaf, 1918-1932, 6 p.c.....	750 00	750 00	742 50
Cork Cliff, 1919-1920, 6 p.c.....	160 00	160 00	160 00
East St. Paul, 1919-1920, 6 p.c.....	249 10	200 00	249 10
Franko, 1919-1920, 6 p.c.....	200 00	200 00	200 00
Illinois, 1919-1920, 5½ p.c.....	300 00	300 00	297 00
Jeffrey, 1919-1922, 6 p.c.....	600 00	600 00	594 00
Kupczanko, 1919-1920, 6 p.c.....	200 00	200 00	200 00
Nord, 1919, 6 p.c.....	100 00	100 00	100 00
Seaforth, 1919-1923, 6 p.c.....	750 00	750 00	750 00
Skala, 1919-1920, 6 p.c.....	200 00	200 00	200 00
Slowo, 1919-1920, 6 p.c.....	200 00	200 00	200 00
Snowflake, 1919-1931, 6 p.c.....	650 00	2,700 00	2,700 00
" 1932, 6 p.c.....	2,050 00		
Total par, book and market values...	681,409 10	$ 603,041 55	$ 606,692 60

*On deposit with Receiver General.

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

Statement for the Year ending December 31, 1918.

Chief Agent—E. D. Hardy.
Principal Office—Ottawa.

(Formed by lumbermen in the Provinces of Ontario and Quebec in 1915 and licensed May 28, 1915. Licensed under the provisions of Section 4 of *The Insurance Act*, 1917, for the transaction of insurance among the subscribers in respects of property situated in the said provinces.)

ASSETS.

Debentures owned, viz:—

	Par value.	Book value.	Market value.	
*Dom. of Canada (1) War Loan, 1925, 5 p.c...	$ 20,000 00	$ 19,800 00	$ 19,800 00	
Dom. of Canada (1) War Loan, 1925, 5 p.c.....	5,000 00	4,950 00	4,950 00	
Dom. of Canada (2) War Loan, 1931, 5 p.c....	1,000 00	990 00	990 00	
Dom. of Canada (3) War Loan, 1937, 5 p.c....	7,000 00	6,766 69	6,766 69	
Dom. of Canada (4) War Loan, 1937, 5½ p.c...	3,000 00	3,000 00	3,000 00	
Total par, book and market values...	$ 36,000 00	$ 35,506 69	$ 35,506 69	
Carried out at book value				35,506 69
Cash in Bank of Ottawa, Ottawa				864 36
Total ledger assets				$ 36,371 05

OTHER ASSETS.

Interest accrued	82 87
Agents' balances and premiums uncollected	3,003 95
Total assets	$ 39,457 87

LIABILITIES.

Loaned by subscribers to cover reserve in unlicensed companies	$ 10,920 00
Taxes due and accrued	275 61
Due for reinsurance premiums, $1,236.71; return premiums, $772.79	2,009 50
Auditor's fees	50 00
Attorney Company, commissions	28 78
Net profits at credit of subscribers	6,173 98
Total liabilities	$ 19,457 87
Surplus of assets over liabilities	$ 20,000 00

INCOME.

Gross cash received for premiums	$ 39,595 31	
Deduct reinsurance, $34,061.67; and return premiums, $6,194.06	40,255 73	
Net cash received for premiums		$ −660 42
Received for interest on investments		250 00
Cash dividends received from Mutual reinsuring companies		7,281 09
Total income		$ 6,870 67

*On deposit with Receiver General.

CANADIAN LUMBERMEN'S—*Concluded.*

EXPENDITURE.

Amount paid for losses occurring during the year	$ 112 89	
Deduct reinsurance	112 89	
Administrative expense paid Attorney Company	$ 8,127 42	
Less commissions received from reinsuring companies	1,860 22	
		$ 6,267 20
Auditor's fees		50 00
Taxes, fire		1,050 05
Miscellaneous expenditure, viz:—Profits paid subscribers under terminated contracts		49 44
Total expenditure		7,416 69

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917	$ 25,997 07
Amount of cash income as above	6,870 67
Total	$ 32,867 74
Amount of expenditure as above	7,416 69
Balance of net ledger assets, December 31, 1918 ($36,371.05 less $10,920 ledger liability)	$ 25,451 05

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	31,149 41
Commission and dividends thereon, $1,540.90; losses recovered, $92.40	1,633 30
Reserve of unearned premiums, $13,163.86; carried out at 80 per cent	10,531 08
Amount of reinsurance premiums payable to such companies	1,086 49
Amount of cash or other securities held as security for recovery of losses, etc	11,533 01

Risks and Premiums.	Class of Business. Fire. Amount.	Premiums.
	$	$ cts.
Gross in force at December 31, 1917	1,274,450	28,810 75
Taken in 1918, new and renewed	1,571,050	36,973 54
Totals	2,845,500	65,784 29
Less ceased	1,569,600	36,391 77
Gross in force at December 31, 1918	1,275,900	29,392 52
Less reinsured	1,275,900	29,392 52
Net in force at December 31, 1918	None.	None.

CAR AND GENERAL INSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—A. W. WAMSLEY.

General Manager and Secretary—W. A. HURST.

Principal Office—London, Eng.

Chief Agent in Canada—ARTHUR BARRY.

Principal Office in Canada—Montreal, Que.

(Established in 1903. Commenced business in Canada, Dec. 4, 1918.)

CAPITAL.

Amount of joint stock authorized	£250,000 0 0=	$ 1,216,666 66
Amount of joint stock subscribed	130,745 0 0=	635,420 70
Amount paid thereon in cash	51,436 5 0=	249,980 17

ASSETS IN CANADA.

Held solely for the protection of Canadian policyholders.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.	
Governments—			
Dom. of Canada (5) War Loan, 1933, 5½ p.c.	$ 148,500 00	$ 148,500 00	
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	31,500 00	31,500 00	
Anglo-French External Loan, 1920, 5 p.c.	50,000 00	47,000 00	
Miscellaneous—			
Canada Permanent Mortgage, 1920 4½ p.c.	25,000 00	25,000 00	
Total on deposit with Receiver General	$ 255,000 00	$ 252,000 00	
Carried out at market value			$ 252,000 00

Other Assets in Canada.

Interest accrued	2,495 20
Office furniture and plans	184 00
Total assets in Canada	$ 254,679 20

EXPENDITURE IN CANADA.

Taxes: fire, $733.50; other, $80	$ 813 50
*Salaries, fees and travelling Expenses:—Salaries of head office officials, $612.50; travelling expenses of officials, $455.75	1,068 25
†Miscellaneous Expenditure, viz.:—Advertising, $63; furniture and fixtures, $184; postage, telegrams, telephones and express, $135.25; printing and stationery, $2,896 44; office expenses, $67.84	3,346 53
Tatal expenditure in Canada	$ 5,228 28

*($865.25 belongs to Fire business.) †($2,604 33 belongs to Fire business.)

(*For General Business Statement, see Appendix.*)

THE CENTURY INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
Chairman—J. CAMPBELL LORIMER.
Secretary—JNO. R. LITTLE.
Principal Office—Edinburgh, Scotland.
Chief Agent in Canada—T. W. GREER.
Head Office in Canada—330 Pender, St. W., Vancouver, B.C.

(Incorporated 1885. Dominion license issued, December 12, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed £315,000	$ 1,533,000 00
Amount paid in cash, £35,000	170,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
Governments—			
Dom. of Canada Bonds, 1920/1925, 4½ p.c.	$ 5,840 00	$ 5,664 80	
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	50,000 00	50,000 00	
Prov. of Alberta, 1943, 4½ p.c.	21,413 33	18,843 73	
Prov. of Manitoba, 1953, 4½ p.c.	10,220 00	8,993 60	
Prov. of Manitoba 1923, 5 p.c.	4,380 00	4,336 20	
Prov. of Ontario, 1947, 4 p.c.	25,063 33	21,303 83	
Prov of Saskatchewan, 1923, 4 p.c.	8,273 33	7,694 20	
City—			
Regina, Sask., 1926, 4½ p.c.	9,733 33	8,954 67	
Regina, Sask., 1952, 4½ p.c.	4,866 67	4,039 33	
Township—			
Richmond, 1962, 4½ p.c.	16,000 00	12,160 00	
Railway—			
Can. Northern Ontario Ry., 1st Mtge., (g'teed by Dom. of Can), 1961, 3½ p.c.	13,140 00	9,460 80	
Total on deposit with Receiver General	$168,929 99	$ 151,451 16	
Carried out at market value			$ 151,451 16

Other Assets in Canada.

Cash at Chief Agency in Canada		3,663 71
Cash in banks, in Canada, viz.:—		
Home Bank of Canada, Toronto	$ 4,055 63	
Canadian Bank of Commerce, Vancouver	3,332 18	
Total cash in banks		7,387 81
Agents' balances and premiums uncollected ($79.38 on business prior to Oct. 1, 1918)		31,993 99
Deposit with Grain Insurance Association		1,000 00
Office furniture and plans		945 19
Adjustment expenses, receivable		11 52
Due for reinsurance losses		2,631 28
Total assets in Canada		$ 199,084 66

LIABILITIES IN CANADA.

Net amount of claims, unadjusted ($5,408 accrued in previous years)	$ 26,008 28
Reserve of unearned premiums, $93,674.65 carried out at 80 per cent	74,939 72
General Agency commissions, B.C., due	4,821 90
Reinsurance premiums ($11,331.38, less $3,399.39 com.)	7,931 99
Adjustment expenses	180 55
Taxes due and accrued	1,382 49
Total liabilities in Canada	$ 115,264 93

The Century Insurance Company—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 191,243 71	
Deduct reinsurances, $18,687.49; return premiums, $31,184.50	49,871 99	
Net cash received for said premiums		$ 141,371 72
Total income in Canada		$ 141,371 72

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years	$ 33,635 87	
Deduct reinsurances	3,320 12	
Net paid for said claims	$ 30,315 75	
Paid for claims occurring during the year	$ 70,791 62	
Deduct reinsurances	5,351 29	
Net paid for said claims	$ 65,440 33	
Total net amount paid for all claims		$ 95,756 08
Paid or allowed for commission or brokerage		45,912 11
Paid for taxes		2,953 37
All other expenditure: Maps and plans, $154.71; printing and stationery, $411.11; underwriters' boards, tariff associations, etc., $1,723.77; adjustment expenses, $1,311.83		3,601 42
Total expenditure in Canada		$ 148,222 98

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1917	$ 14,593,304	$ 172,053 75
Taken in 1918, new and renewed	23,201,899	205,731 19
Total	$ 37,795,203	$ 377,784 94
Less ceased	20,740,457	172,101 62
Gross in force at end of 1918	$ 17,054,746	$ 205,683 32
Less reinsured	1,854,213	25,224 07
Net in force at end of 1918	$ 15,200,533	$ 180,459 25

(*For General Business Statement, see Appendix.*)

CITIZENS' INSURANCE COMPANY OF MISSOURI.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—CHAS. E. CHASE.
Secretary—P. O. CROCKER.
Principal Office—St. Louis, Mo.
Chief Agent in Canada—D. E. BROWN.
Head Office in Canada—Vancouver, B.C.

(Incorporated, 1837. Dominion license issued, December 4, 1917.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General.

	Par value.	Market value.	
Dominion of Canada (4) War Loan, 1927, 5½ p.c.	$ 25,000 00	$ 25,000 00	
Carried out at market value			$ 25,000 00
Other Assets in Canada.			
Cash in Canadian Bank of Commerce, Vancouver, B.C.			8,955 20
Agents' balances and premiums uncollected ($44.30 on business prior to Oct. 1, 1918)			10,051 41
Total assets in Canada			$ 44,006 61

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid		$ 3 69
Reserve of unearned premiums, $6,234.10; carried out at 80 per cent thereof		4,987 28
Taxes, due and accrued		771 57
Return premiums, $262.41; reinsurance, $2,645.66		2,908 07
Total liabilities in Canada		$ 8,670 61

INCOME IN CANADA.

Gross cash received for premiums	$ 27,246 63	
Deduct reinsurances, $2,587.04; return premiums, $7,455.50	10,042 54	
Total net cash received for premiums		$ 17,204 09
Total income in Canada		$ 17,204 09

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 7 65	
Amount paid for claims occurring during the year	2,931 99	
Total net amount paid for claims		$ 2,939 64
Paid for commission or brokerage, fire		4,567 41
Paid for taxes, fire		455 19
Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., $151.37; filing fees, $1; adjusting expense, $0.90		153 27
Total expenditure in Canada		$ 8,115 51

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1917	$ 1,228,348	$ 17,097 21
Taken in 1918 new	4,348,812	61,459 87
Total	$ 5,577,160	$ 78,557 08
Less ceased	1,840,714	33,987 02
Gross in force at end of 1918	$ 3,736,446	$ 44,570 06
Less reinsured	2,688,973	32,632 41
Net in force at end of 1918	$ 1,047,473	$ 11,937 65

(For General Business Statement, see Appendix.)

COLUMBIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—GEORGE F. CRANE.
Secretary—F. H. CANTY.
Principal Office—Jersey City, N.J.
Chief Agent in Canada—R. Mac.D. PATERSON.
Head Office in Canada—Montreal.

(Incorporated, 1901. Dominion license issued, October 11, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	$ 27,000 00	$ 27,000 00	
Province of Ontario, 1926, 3½ p.c.	10,000 00	9,100 00	
Cities—			
Moosejaw, 1933, 5 p.c.	10,000 00	9,200 00	
North Bay, 1932, 5 p.c.	1,000 00	950 00	
North Bay, 1933, 5 p.c.	3,000 00	2,850 00	
North Bay, 1935, 5 p.c.	1,000 00	940 00	
North Bay, 1936, 5 p.c.	3,000 00	2,820 00	
North Bay, 1937, 5 p.c.	1,000 00	940 00	
North Bay, 1942, 5 p.c.	1,000 00	930 00	
St. Boniface, 1931, 5 p.c.	486 67	457 47	
St. Boniface, 1943, 5 p.c.	10,000 00	9,200 00	
Town—			
LePas, (g'teed by Prov. of Man.), 1933, 5 p.c.	10,000 00	9,400 00	
Total on deposit with Receiver General	$ 77,486 67	$ 73,787 47	
Carried out at market value			$ 73,787 47

Other Assets in Canada.

Bond held by Company—			
Dominion of Canada (5) War Loan, 1923, 5½ p.c.	$ 25,000 00	$ 25,000 00	
Carried out market value			25,000 00
Cash at chief agency in Canada			5 85
Cash in Royal Bank of Canada, Montreal			16,195 66
Interest accrued			1,686 61
All other assets			2,256 06
Agents' balances and premiums uncollected, automobile (including fire risk)			4,033 66
Total assets in Canada			$ 122,965 31

LIABILITIES IN CANADA.

Net amount of automobile (including fire risk) claims, unadjusted		$ 4,924 00
Total reserve of unearned premiums, viz.:—		
Automobile (including Fire Risk)	$ 25,770 22	
Inland Transportation	510 25	
Total, $26,280.45; carried out at 80 per cent		21,024 36
Taxes due and accrued		800 00
Total liabilities in Canada		$ 26,748 36

COLUMBIA—*Continued.*

INCOME IN CANADA.

Premiums.	Automobile (including Fire Risk.)	Inland Transportation.	
	$ cts.	$ cts.	
Gross cash received	58,967 70	6,786 03	
Less reinsurance		61 45	
Less return premiums	10,601 48	171 99	
Total deduction		233 44	
Net cash received	48,366 22	6,552 59	
Net cash received for premiums for all classes of business			$ 54,918 81
Received for interest on bonds			629 00
Exchange			280 97
Total income in Canada			$ 55,828 78

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Automobile (including (Fire Risk.)	Inland Transportation.	
	$ cts.	$ cts.	
Paid for claims occurring during the year	15,059 03	2,198 66	
Total net payments for claims for all classes of business			$ 17,257 69
Commission and brokerage, other			17,363 00
Taxes, other			2,312 47
Salaries, fees and charges of official, other			421 50
Miscellaneous expenditure:—other, viz.: Advertising, $152.; legal expenses, $4.40; postage, telegrams, telephones and express $372.29; printing and stationery, $1,072.93; underwriters' boards, associations, etc., $389.81; office expenses, $360.25; sundry charges, $191.09			2,542 77
Total expenditure in Canada			$ 39,897 43

COLUMBIA—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Automobile (including Fire Risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	2,453,130	48,759 65	85,865	339 16
Taken in 1918, new and renewed	2,775,146	61,972 87	746,936	2,972 20
Totals	5,228,276	110,732 52	832,801	3,311 36
Less ceased	2,906,420	59,192 07	791,751	2,290 86
Gross and net in force at end of 1918	2,321,856	51,540 45	41,050	1,020 50

(*For General Business Statement, see Appendix.*)

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
Chairman—Sir JEREMIAH COLEMAN.
Principal Office—London, Eng.
Chief Agent in Canada—JAS. MCGREGOR.
Head Office in Canada—Montreal.

(Established September 28, 1861. Commenced business in Canada, September 11, 1863.)

CAPITAL.

Amount of capital authorized and subscribed	£2,950,000 stg.	$14,356,666 66
Amount paid thereon in cash	885,000 stg.	4,307,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B*)		$ 945,648 05

Other Assets in Canada.

Value of real estate, office building, 232-6 St. James St., Montreal		325,000 00
Amount secured by way of loan on Standard Trust Co., Mortgage		20,000 00
Due by Palatine Insurance Co., acct., proportion of expenses		3,848 80
Cash on hand at head office in Canada		13 11
Cash in banks, viz.:—		
Bank of British North America, Montreal	$ 5,443 09	
Bank of British North America, Winnipeg	15,729 05	
Bank of British North America, Vancouver	27,439 62	
Union Bank of Canada, Montreal	7,955 22	
Union Bank of Canada, Montreal (Building Account)	1,911 56	
Market and Fulton National Bank, New York	9,169 44	
Total cash in banks		67,647 98
On deposit with Western Canada Grain Association		1,000 00
Agents' balances and premiums uncollected ($30,918.99 was on business issued prior to Oct. 1, 1918)		181,247 64
Rents due, $93.75; accrued, $6,337.50		6,431 25
Office furniture and plans		7,500 00
Reinsurance loss		16 38
Total assets in Canada		$ 1,558,353 21

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 13,200 95	
Net amount of claims, unadjusted	59,236 16	
Net amount of claims, resisted, not in suit	2,000 00	
Total net amount of unsettled claims		$ 74,437 11
Reserve of unearned premiums, $832,465.82, carried out at 80 per cent		665,972 65
Taxes due and accrued		56,972 98
Reinsurance premiums due		4,721 81
Total liabilities in Canada		$ 802,104 55

INCOME IN CANADA.

Gross cash received for premiums	$1,537,093 21	
Deduct reinsurances, $263,468.13; return premiums, $183,686.90	447,155 03	
Net cash received for premiums		$ 1,089,938 18
Received for interest on investments		46,360 59
Received for rents		12,875 99
Total income in Canada		$ 1,149,174 76

Commercial Union—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 116,263 86	
Deduct savings and salvage, $1,855.20; reinsurances, $21,118.24	22,973 44	
Net amount paid for said claims	$ 93,290 42	
Amount paid for claims occurring during the year	$ 666,556 96	
Deduct savings and salvage, $2,210.54; reinsurances, $102,734.20	104,944 74	
Net amount paid for said claims	$ 561,612 22	
Total net amount paid for claims		$ 654,902 64
Commission or brokerage		220,345 20
Commission on profits		6,462 66
Salaries: H.O. officials and branches, $66,169.65; auditors' fees, $620.59		66,790 24
Taxes		28,389 76
Miscellaneous expenditure, viz:—Advertising, $1,606.36; fire departments, patrol and salvage corps, assessments, etc., $10.25; furniture and fixtures, $267.91; inspections and surveys, $8,610.48; legal expenses, $307.68; maps and plans, $1,878.39; postage, telegrams telephones and express, $4,355.80; printing and stationery, $5,151.30; rents, $6,179.74; underwriters, boards, tariff associations, etc., $12,024.80; automobile, $600.99; office expenses, $5,875.53		46,869 23
Total expenditure in Canada		$ 1,023,759 73

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums
Gross policies in force at December 31, 1917	$ 172,211,472	$ 1,819,699 67
Taken during the year, new	130,873 303	1,217,581 84
Taken during the year, renewed	31,162,609	331,972 23
Total	$ 334,247,384	$ 3,369,253 74
Deduct terminated	149,709,860	1,437,468 86
Gross in force at end of year	$ 184,537,524	$ 1,931,784 88
Deduct reinsured	40,088,075	292,845 30
Net in force at December 31, 1918	$ 144,449,449	$ 1,638,939 58

Schedule B.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Canada reg'd stock, 1938, 3 p.c.	$ 24,333 34	$ 18,006 67
Canada (1) War Loan, 1925, 5 p.c.	20,000 00	19,800 00
Canada (4) War Loan, 1922, 5½ p.c.	78 000 00	78,000 00
Prov. of Ontario reg'd stock, 1946, 3½ p.c.	36,500 00	27,740 00
British Govt. War Loan, 1929/1947, 5 p.c.	77,866 67	73,973 33
Guaranteed Stock (Irish Land Act), 1933, 2¾ p.c.	48,666 67	25,793 33
Ceylon inscribed stock, 1934, 4 p.c.	29,200 00	24,820 00
New South Wales inscribed stock, 1924, 3½ p.c.	121,666 67	105,850 00
New Zealand stock, 1929, 4 p.c.	111,933 33	92,262 66
Queensland, 1920/1925, 4½ p.c.	73,000 00	66,430 00
South Australia, 1921/1923, 5 p.c.	24,333 33	23,603 33
Victoria inscribed stock, 1923, 3½ p.c.	24,333 33	21,170 00
City—		
Quebec, 1923, 4 p.c.	43,800 00	41,172 00
Corporation—		
Point Grey, 1961, 5 p.c.	17,033 33	14,478 33
Schools—		
Montreal, P., 1942, 4 p.c.	15,000 00	12,600 00
Ottawa, R.C., 1939, 4½ p.c.	55,000 00	49,500 00
Railways—		
C.N.R. (g'teed by Prov. of Man.), 1930, 4 p.c.	177,633 34	152,765 06
East Indian (g'teed by Indian Govt.), 1929 or later, on 12 mos. notice, 3 p.c.	121,666 67	69,350 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1922, 5 p.c.	24,333 33	24,333 33
Total on deposit with Receiver General	$1,124,300 01	$ 941,648 04

(*For General Business Statement, see Appendix.*)

THE COMMERCIAL UNION FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—A. H. WRAY.
Secretary—C. J. HOLMAN.
Principal Office—55 John St., New York City.
Chief Agent in Canada—A. W. Ross.
Head Office in Canada—Vancouver, B.C.

(Incorporated, 1890. Dominion license issued, November 29, 1917.)

CAPITAL.

Amount of capital, authorized, subscribed and paid in cash	$ 200,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz:—

	Par value.	Market value.
United States of America Liberty Bonds, 1932/1947, 3½ p.c.	$ 20,000 00	$ 20,000 00

Carried out at market value		$ 20,000 00
Cash in Canadian Bank of Commerce, Vancouver		417 71
Other Assets in Canada.		
Interest accrued		29 00
Agents' balances and premiums uncollected		2,690 73
Total assets in Canada		$ 23,137 44

LIABILITIES IN CANADA

Total net amount of claims, unadjusted	$ 51 56
Reserve of unearned premiums, $7,422.74; carried out at 80 per cent	5,938 19
Agency expenses, due and accrued	785 06
Taxes due and accrued	150 00
Reinsurance premiums	602 60
Total liabilities in Canada	$ 7,527 41

INCOME IN CANADA.

Gross cash received	$ 12,872 79	
Deduct reinsurances, $4,188.49; return premiums, $1,030.03	5,218 52	
Total net cash received for premiums in Canada		$ 7,654 27
Received for interest on bond		700 00
Total income in Canada		$ 8,354 27

EXPENDITURE IN CANADA.

Total net amount paid for claims occurring during the year	$ 1,729 27
Commission or brokerage	1,770 56
Taxes	230 45
Miscellaneous expenditure, viz: Advertising, $8.75; postage, telegrams, exchange and express, $86.42; printing and stationery, $4.35; underwriters' boards, tariff associations, etc., $167.66; office expenses, $2.40; loss expenses, $92.48	362 06
Total expenditure in Canada	$ 4,092 34

The Commercial Union of New York—*Continued.*

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1917	$ 1,250,277	$ 19,514 41
Taken in 1918, new and renwed	962,594	13,729 55
Totals	$ 2,212,871	$ 33,243 96
Less ceased	829,294	12,531 12
Gross in force at end of 1918	$ 1,383,577	$ 20,712 84
Less reinsured	425,735	5,652 66
Net in force at end of 1918	$ 957,842	$ 15,060 18

General Business Statement for the Year Ending December, 31, 1918.

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,275,293 89
Cash on hand, in trust companies and in banks	210,405 87
Agents' balances and bills receivable	210,355 77
Reinsurance recoverable on claims paid	17,486 50
Total ledger assets	$ 1,713,542 03

NON-LEDGER ASSETS.

Interest accrued	9,925 00
Gross assets	$ 1,723,467 03
Deduct assets not admitted	115,888 09
Total admitted assets	$ 1,607,578 94

LIABILITIES.

Net amount of unpaid claims	$ 100,869 00
Unearned premiums	869,477 38
Salaries, rents, expenses, bills, etc., due or accrued	300 00
Federal, state or other taxes due or accrued (estimated)	47,895 00
Contingent commissions or other charges due or accrued	5,640 00
Total liabilities, except capital stock	$ 1,024,181 38
Capital stock paid in cash	200,000 00
Surplus	383,397 56
Total liabilities	$ 1,607,578 94

INCOME.

Net cash received for premiums	$ 1,019,893 97
Interest and dividends	53,611 31
Total income	$ 1,073,505 28

DISBURSEMENTS.

Net amount paid for claims	$ 456,457 53
Expenses of adjustment and settlement of claims	8,875 57
Dividends to shareholders	20,000 00
Commission or brokerage	229,449 13
Allowances to agencies for miscellaneous agency expenses	22,274 64
Total field supervisory expenses	20,895 03
Salaries, fees and all other charges of officers, directors, trustees and home office employees	44,914 68
Rents	2,466 60
Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses	4,768 20
Inspections and surveys including underwriters' boards and tariff associations	18,108 61
State taxes on premiums, insurance department licenses and fees	45,388 80
All other licenses, fees and taxes	704 22
Gross loss on sale or maturity of bonds	252 00
Gross decrease, by adjustment, in book value of bonds	273 00
All other disbursements	5,493 52
Total disbursements	$ 880,321 53

THE COMMERCIAL UNION OF NEW YORK—*Concluded.*

RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire	$180,623,519 00
Premiums thereon	1,703,605 72
Amount terminated during the year—Fire	147,558,314 00
Premiums thereon	1,406,868 08
Net amount in force December 31, 1918—Fire	166,616,295 00
Premiums thereon	1,540,603 90
Net amount in force at December 31, 1918—Marine and Inland	3,969,742 00
Premium thereon	107,501 32

THE CONNECTICUT FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—EDWARD MILLIGAN.
Secretaries—JOHN A. COSMUS, FRED W. BOWERS and G. C. LONG, JR.
Principal Office—Hartford, Conn.
Chief Agent in Canada—J. W. TATLEY.
Head Office in Canada—Montreal.

(Incorporated June, 1850. Commenced business in Canada, 1886.)

CAPITAL.

Amount of capital authorized	$ 3,000,000 00
Amount of capital subscribed and paid thereon in cash	1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz:—			
Governments—			
Dom. of Canada, Two year notes, 1919, 5 p.c.	$ 25,000 00	$ 24,750 00	
Dom. of Canada (3) War Loan, 1937, 5 p.c.	25,000 00	24,000 00	
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	25,000 00	25,500 00	
Province of Ontario, 1936, 3½ p.c.	15,000 00	11,850 00	
United States (3) Liberty Loan, 1928, 4¼ p.c.	20,000 00	20,000 00	
Cities—			
Hamilton, 1933, 4½ p.c.	25,000 00	23,500 00	
Victoria, B.C., 1923, 4 p.c.	55,000 00	50,600 00	
Westmount, 1955, 4½ p.c.	25,000 00	20,750 00	
School—			
St. Denis de Montreal, 1952, 5½ p.c.	40,000 00	38,800 00	
Miscellaenous—			
Toronto Harbour Com'rs. (g'teed by City of Toronto), 1953, 4½ p.c.	25,000 00	22,750 00	
Total on deposit with Receiver General	$ 280,000 00	$ 262,500 00	
Carried out at market value			$ 262,500 00

Other Assets in Canada.

Cash in Banks, viz.:—		
Royal Bank of Canada, Montreal	$ 22,675 78	
Bank of Nova Scotia, St. John, N.B.	18,762 39	
Total cash in banks		41,438 17
Interest accrued		3,561 24
Agents' balances and premiums uncollected ($188.18 on business prior to Oct. 1, 1918)		18,789 44
Office furniture and plans		1,177 72
Total assets in Canada		$ 327,466 57

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted but unpaid	$ 144 66	
Net amount of fire claims, unadjusted	7,041 48	
Net amount of hail claims, adjusted but unpaid	7 50	
Total net amount of unsettled claims		$ 7,193 64
Reserve of unearned premiums, $124,437.85; carried out at 80 per cent		99,550 28
Salaries, rents, etc., due and accrued (est.)		125 00
Taxes due and accrued (est.)		26,000 00
Total liabilities in Canada		$ 132,868 92

THE CONNECTICUT FIRE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Hail.	
	$ cts.	$ cts.	
Gross cash received	286,249 47	368,951 99	
Less reinsurance	68,439 50	255,970 18	
Less return premiums	47,499 91	14,230 70	
Total deduction	115,939 41	270,200 88	
Net cash received	170,310 06	98,751 11	
Net cash received for premiums for all classes of business			$ 269,061 17
Cash received for interest on investments			15,544 61
Total income in Canada			$ 284,605 78

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Hail.	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	19,088 91		
Less savings and salvage, $21.90; reinsurance, $1,239.23	1,261 13		
Net payment for said claims	17,827 78		
Paid for claims occurring during the year	119,538 82	114,755 64	
Less savings and salvage	2 66		
Less reinsurance	39,567 53	82,913 60	
Total deduction	39,570 19		
Net payment for said claims	79,968 63		
Total net payment for claims	97,796 41	31,842 04	
Total net payments for claims for all classes of business			$ 129,638 45
Commission and brokerage: fire, $49,272.45; other, $17,418.77			57,691 22
Commission on profits, fire, $1,848.86; other, $5,263.04			7,111 90
Taxes: fire, $5,997.49; other, $3,102.47			9,099 96
*Salaries, fees and travelling expenses:—Salaries: head office, general and special agents, $7,313.35; fees, auditors, $80.40; travelling expenses, officials, $274.07; do. agents $791.25			8,459 07
†Miscellaneous expenditure, viz:—Advertising, $24.41; furniture and fixtures, $34.60; inspections and surveys, $90.47; legal expenses, $11.20; maps and plans, $603.64; postage, telegrams, telephones and express $1,114.19; printing and stationery, $1,147.54; rents, $1,024.07; underwriters' boards, associations, etc., $2,668.83; exchange, subscriptions, sundries and supplies, $595.12			7,314 07
Total expenditure in Canada			$ 219,314 67

*($8,418.57 belongs to Fire business.) †($6,947.90 belongs to Fire business.)

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THE CONNECTICUT FIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risk and Premiums	Class of Business.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ ct.
Gross in force at end of 1917	23,344,300	273,536 62		
Taken in 1918, new and renewed	25,403,154	284,549 82	5,459,970	368,951 99
Totals	48,747,454	558,086 44		
Less ceased (including renewed)	20,864,637	237,796 88	5,459,970	368,951 99
Gross in force at end of 1918	27,882,817	320,289 56		
Less reinsured	6,489 571	75,421 88		
Net in force at end of 1918	21,393,246	244,867 68		

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 501,600 00
Loans secured by pledge of bonds, stocks, or other collaterals	20,000 00
Book value of bonds and stocks	7,532,017 21
Cash on hand, in trust companies and in banks	1,121,083 19
Agents' balances and bills receivable	761,831 31
Total	$ 9,936,531 71

NON-LEDGER ASSETS.

Amount recoverable for reinsurance on paid claims	14,214 38
Interest due and accrued	108,069 60
Gross assets	$10,058,815 69
Deduct assets not admitted	600,980 68
Total admitted assets	$ 9,457,835 01

LIABILITIES.

Total net amount of unpaid claims	$ 646,420 00
Unearned premiums	5,470,103 65
Salaries, rents, etc., due or accrued	15,000 00
Federal, state, and other taxes due or accrued (estimated)	250,000 00
Contingent commissions or other charges due or accrued	18,000 00
All other liabilities	6,567 50
Total liabilities (excluding capital stock)	$ 6,406,091 15
Joint capital stock paid in cash	1,000,000 00
Surplus over all liabilities	2,051,743 86
Total liabilities	$ 9,457,835 01

INCOME.

Net cash received for premiums	$ 6,376,683 46
Interest and dividends	319,115 01
Trust Fund; payments by employees on account of Liberty Loan Bonds	3,042 50
Agents' balances previously charged off	163 18
Gross profit on sale or maturity of bonds	1,740 00
Total income	$ 6,700,744 15

The Connecticut Fire—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 2,627,743 43
Expenses of adjustment and settlement of losses	53,584 92
Interest or dividends to stockholders (including $25,000 stock dividend)	275,000 00
Agents allowances including commission or brokerage	1,519,287 19
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees	300,218 13
Rents	29,452 09
Inspection and surveys, underwriters' boards and tariff associations	88,880 62
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	169,805 62
Federal taxes	186,015 03
Agents' balances charged off	1,776 27
Gross loss on sale or maturity of bonds and stocks	82 50
Field supervisory expenses	175,000 60
All other disbursements	97,049 18
Total disbursements	$ 5,523,895 58

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$ 767,965,045 00
Premiums thereon	8,018,663 55
Amount of policies terminated during the year	642,352,548 00
Premiums thereon	6,388,337 94
Net in force, December 31, 1918	996,091,101 00
Premiums thereon	9,854,151 38

THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—HENRY EVANS.
Secretary—J. E. LOPEZ.
Principal Office—80 Maiden Lane, New York.
Manager in Canada—W. E. D. BALDWIN.
Head Office in Canada—17 St. John St., Montreal.

(Incorporated, January, 1853. Dominion license issued November 25, 1910.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$10,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
Dom. of Canada (5) War Loan, 1923, 5½ p.c.	$ 25,000 00	$ 25,000 00	
Prov. of Alberta, gold reg'd., 1924, 4½ p.c.	50,000 00	47,250 00	
United States (1) Liberty Loan, 1932/1947, 3½ p.c.	60,000 00	60,000 00	
City of Toronto, 1948, 4 p.c.	299,300 00	254,405 00	
Total on deposit with Receiver General	$ 434,300 00	$ 386,655 00	
Carried out at market value			$ 386,655 00

Other Assets in Canada.

Cash at Head Office	92 64
Cash in Royal Bank of Canada, Montreal	61,437 74
Interest due, $5,986; accrued, $1,255.05	7,241 05
Agents' balances and premiums uncollected ($1,382.53 on business prior to Oct. 1, 1918)	66,768 28
Office furniture and plans	7,452 00
Total assets in Canada	$ 529,646 71

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 16,403 92	
Net amount of claims, unadjusted	22,633 25	
Total net amount of unsettled claims		$ 39,037 17
Reserve of unearned premiums, fire, $276,210.84; tornado, $75.84; total, $276,286.68, carried out at 80 per cent		221,029 34
Taxes due and accrued		17,148 24
Due and accrued for salaries, rent, etc		4,000 00
Total liabilities in Canada		$ 281,214 75

INCOME IN CANADA.

	Fire.	Tornado.	
Gross cash received for fire premiums	$ 589,012 48	$ 75 00	
Deduct reinsurances, $72,014.75; return premiums, $104,081 14	176,095 89	20 00	
Total net cash received for fire premiums	$ 412,916 59	$ 55 00	
Total net cash received for premiums			$ 412,971 59
Interest on investments			12,874 79
Total income in Canada			$ 425,846 38

THE CONTINENTAL—*Continued.*

EXPENDITURE IN CANADA

Amount paid for claims occurring in previous years	$ 59,808 21	
Deduct savings and salvage, $303.92; reinsurances, $4,699.12	5,003 04	
Net amount paid for said claims	$ 54,805 17	
Amount paid for claims occurring during the year	$ 199,331 96	
Deduct savings and salvage, $3,639.19; reinsurances, $28,843.28	32,482 47	
Net amount paid for claims	$ 166,849 49	
Total net amount paid for claims		$ 221,654 66
Commission or brokerage, fire, $86,632.42; other, $13.75		86,646 17
Salaries and travelling expenses, fire, viz.: Salaries, Head Office officials, $17,883.58; general and special agents, $6,517.19; travelling expenses: officials, $1,141.84; do, special agents, $3,919.53		29,462 14
Taxes, fire		11,897 30
Miscellaneous expenditure, viz.: fire: Advertising, $4,803.65; fire department, patrol and salvage corps assessments, etc., $712.90; legal expenses, $54.24; postage, express, telegrams and telephones, $2,514.96; rents, $2,378.61; maps and plans, $1,975.60; underwriters' boards, $5,360.93; furniture and fixtures, $416.52; printing and stationery, $2,683.42; miscellaneous, $1,188.76		22,089 59
Total expenditure in Canada		$ 371,749 86

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	46,273,363	497,727 84	42,500	120 34
Taken in 1918, new and renewed	54,836,439	605,059 08	18,000	75 00
Totals	101,109,802	1,102,786 92	60,500	195 34
Less ceased	46,895,621	495,989 73	27,500	80 34
Gross in force at end of 1918	54,214,181	606,797 19	33,000	115 00
Less reinsured	7,762,350	73,182 96		
Net in force at end of 1918	46,451,831	533,614 23	33,000	115 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 725,000 00
Mortgage loans on real estate, first liens	2,700 00
Book value of bonds and stocks	30,071,278 00
Cash in trust companies and in banks	3,066,378 76
Agents' balances	2,253,504 51
Bills receivable, taken for fire risks	190,097 55
Amount recoverable for reinsurance on paid losses	16,979 58
Total ledger assets	$36,325,938 40

THE CONTINENTAL—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 187,996 63
Rents due	60 00
Market value of bonds and stocks over book value	155,513 75
Gross assets	$36,669,508 78
Deduct assets not admitted	211,321 39
Total admitted assets	$36,458,187 39

LIABILITIES.

Net amount of unpaid claims	$ 1,243,502 58
Unearned premiums	13,112,441 19
Principal unpaid on scrip or certificate of profits, authorized	26,314 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	29,500 00
Federal, State and other taxes, due or accrued (estimated)	633,700 00
Interest due or accrued	6,058 32
Dividends declared and unpaid to stockholders	1,000,000 00
Contingent commissions or other charges due or accrued	133,855 80
All other liabilities, viz.: Reserve for Contingencies	100,000 00
Total liabilities, except capital stock	$16,285,371 89
Capital stock paid in cash	10,000,000 00
Surplus over liabilities and capital stock	10,172,815 50
Total liabilities	$36,458,187 39

INCOME.

Net cash received for premiums	$13,853,412 00
Received for interest and dividends	1,650,377 69
Received for rent	112,749 83
From agents' balances previously charged off	60 22
Gross increase by adjustment, in book value of bonds	1,842,907 00
Gross profit on sale or maturity of stocks	77,034 32
Total income	$17,536,541 06

DISBURSEMENTS.

Net amount paid for claims	$ 5,737,098 27
Expenses of adjustment and settlement of claims	141,215 07
Agents' allowances	2,904,464 91
Dividends paid stockholders	1,400,000 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees	634,238 19
Rents	96,663 35
Inspection and surveys, including underwriters' boards and tariff associations	203,893 37
Advertising and subscriptions, $95,246.53; Printing and Stationery, $135,347.82	230,594 35
Taxes on real estate	249,644 86
Field supervisory expenses	327,225 22
State taxes on premiums, Insurance department licenses and fees	334,709 54
Gross loss on sale or maturity of ledger assets	5,281 00
Gross decrease, by adjustment, in book value of stocks	1,109,095 00
All other disbursements	252,240 81
Total disbursements	$13,626,363 94

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$2,325,268,548 00
Premiums thereon	21,293,718 13
Amount of policies terminated	1,919,201,735 00
Premiums thereon	17,742,809 13
Net amount in force at end of year	2,530,162,553 00
Premiums thereon	24,558,006 04

THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President and Manager—Major ROBT. F. MASSIE, D.S.O.

Vice-President—PHILIP POCOCK.

Secretary—NEIL W. RENWICK.

Principal Office—Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. On June 24, 1915, the power of the company was extended to include hail insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business May 33, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	241,700 00
Amount paid thereon in cash	199,680 00
Amount of premium on capital stock paid in by stockholders	3,950 00

(For List of Shareholders, see Appendix.)

ASSETS.

Mortgage loans on real estate, first liens				$ 14,000 00
Amount of loans secured by bonds and stocks, viz.:—				15,150 00
	Par value.	Market value.	Amount loaned.	
50 shares Brazilian Traction L. & P. Co.	$ 5,000 00	$ 2,650 00		
125 shares Porto Rico Rys. Co.	12,500 00	3,875 00	$ 4,150 00	
37 bonds Associated Securities Co., Ltd., 1st mtge., 1939, 6 p.c.	37,000 00	22,200 00	11,000 00	
Total	$ 54,500 00	$ 28,725 00	$ 15,150 00	
Book value of bonds and debs. *(For details see Schedule B)*				381,548 28
Book value of stocks. *(For details see Schedule C)*				42,527 80
Cash at head office				4,402 46
Cash in banks and loan Co.:—				
Bank of Toronto, Toronto			$ 5,536 21	
Central Canada L. & S. Co.			9,766 14	
Total cash in bank and loan Co.				15,302 35
Advances to inspectors, $150.00; accounts receivable, $6.035.82				6,185 82
Total ledger assets				$ 479,116 71

For excess of book values of bonds and stocks over market value, *see* Investment Reserve Fund in Liabilities.

OTHER ASSETS.

Interest accrued	3,889 70
Office furniture, $1,000; plans, $5,000	6,000 00
Agents' balances and premiums uncollected, Fire ($6,372.09 on business prior to Oct. 1, 1918)	37,521 12
Total assets	$ 526,527 53

THE DOMINION FIRE—*Continued.*

LIABILITIES.

Net amount of fire claims, unadjusted	$ 5,033 54	
" " resisted, in suit	2,500 00	
Total net amount of unsettled claims		$ 7,533 54
Reserve of unearned premiums, $264,366.05, carried out at 80 per cent		211,492 84
Due for reinsurance premiums		16,105 06
Taxes due and accrued		7,500 00
Due and accrued for salaries, rent, etc		436 95
Held in trust for reinsurance against unexpired risks		64,906 24
Reserve for doubtful accounts		3,130 44
Hail insurance reserve fund		16,349 24
Investment reserve fund		11,983 75
Total liabilities (except capital)		$ 339,438 06
Excess assets over liabilities		$ 187,089 47
Capital stock paid in cash		199,680 00

INCOME.

Premiums.	Class of Business.	
	Fire.	Hail.
	$ cts.	$ cts.
Gross cash received	507,168 15	64,388 64
Less reinsurance	121,114 43	16,192 95
Less return premiums	68,050 67	
Total deduction	189,165 10	
Net cash received	318,003 05	48,195 69

Net cash received for premiums for all classes of business		$ 366,198 74
Cash received for interest on investments		18,316 66
Total		384,515 40
Received for calls on capital		870 00
Total income		$ 385,385 40

EXPENDITURE.

Claims.	Class of Business.	
	Fire.	Hail.
	$ cts.	$ cts.
Amount paid for claims occurring in previous years	25,574 69	
Less reinsurance	14,529 21	
Net payment for said claims	11,045 48	
Paid for claims occurring during the year	197,872 99	13,578 20
Less reinsurance	54,936 16	2,865 30
Net payment for said claims	142,936 83	
Total net payment for claims	153,982 31	10,712 90

THE DOMINION FIRE—*Continued.*

EXPENDITURE—*Concluded.*

Total net payments for claims for all classes of business	$	164,695 21
Commission and brokerage: fire, $58,715.99; other, $10,961.25		69,677 24
Commission on profits: fire, $140.74; other, $2,000.00		2,140 74
Taxes: fire, $11,808.83; other, $1,137.49		12,946 32
*Salaries, fees, and travelling expenses: Salaries, head office staff and branches, $21,109.81; general and special agents, $1,690.13; fees, directors, $2,600; auditors, $755; travelling expenses: officials, $141.76, agents, $1,346.04		27,642 74
†Miscellaneous expenditure, viz.: Advertising, $6,724.88; legal expenses, $204.40; maps and plans, $1,543.12; postage, telegrams, telephones and express, $2,576.38; printing and stationery, $2,986.04; rents, $3,098.39; general expenses, $2,192.57, loss expenses, $5,806.06; underwriters' boards, tariff associations, etc., $176.00		25,307 84
Total expenditure	$	302,410 09

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1917	$	331,235 16
Income as above		385,385 40
Total	$	716,620 56
Expenditure as above		302,410 09
Balance, net ledger assets, December 31, 1918, ($479,116.71, less $64,906.24 deposits)	$	414,210 47

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$	145,077 70
Amount of commission thereon		41,732 02
Amount of losses and expenses recovered from said companies		70,308 42
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $87,586.27; carried out at 80 per cent thereof		70,069 02
Amount of losses due and recoverable from such companies		7,816 11
Amount of reinsurance premiums payable to such companies		15,954 05
Amount of cash or other securities held as security for recovery of losses, etc.		64,906 24

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	44,540,679	527,644 75		
Taken in 1918, new and renewed	39,240,853	508,429 58	1,045,492	64,388 64
Totals	83,781,532	1,036,074 33		
Less ceased	28,781,753	373,520 98	1,045,492	64,388 64
Gross in force at end of 1918	54,999,779	662,553 35		
Less reinsured	12,964,336	165,849 98		
Net in force at end of 1918	42,035,443	496,703 37		

*($25,567.27 belongs to Fire business).
†($21,507.84 belongs to Fire business).

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THE DOMINION FIRE—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company:— *On deposit with Receiver General.*	Par value.	Book value.	Market value.
Cities—			
Brantford, 1944, 5 p.c.	$ 7,000 00	$ 7,000 00	$ 6,930 00
Calgary, 1926, 4½ p.c.	5,000 00	5,000 00	4,550 00
Edmonton, 1926, 5 p.c.	10,000 00	10,248 00	9,400 00
Fernie, 1939, 5 p.c.	5,000 00	5,000 00	4,200 00
Galt, 1946, 4 p.c.	5,000 00	4,846 00	4,150 00
Kamloops, 1920, 5 p.c.	5,000 00	4,975 00	4,850 00
London, 1944, 4½ p.c.	7,000 00	6,493 90	6,440 00
Port Arthur, 1937, 5 p.c.	5,000 00	5,000 00	4,650 00
Regina, 1920, 4½ p.c.	10,232 05	10,183 95	9,925 08
Toronto, 1945, 3½ p.c.	9,733 33	8,924 46	7,592 00
Vancouver, 1926, 4 p.c.	10,000 00	9,832 00	8,800 00
Waterloo, 1930, 5¾ p.c.	6,065 20	6,332 06	6,307 80
Winnipeg, 1920, 4 p.c.	5,000 00	4,975 50	4,800 00
Town—			
Walkerville, 1920, 4½ p.c.	742 31		720 04
" 1920–1921, 4½ p.c.	6,000 00	7,616 89	5,820 00
" 1921, 4½ p.c.	910 71		883 39
District—			
Burnaby, B.C., 1950, 4½ p.c.	5,353 33	3,653 64	4,229 13
Total on deposit with Receiver General	$ 103,036 93	$ 100,081 40	$ 94,247 44
Held by Company.			
Governments—			
Dominion of Canada (4) War Loan, 1922, 5½ p.c.	40,000 00	40,000 00	40,000 00
" " (4) " 1937, 5½ p.c.	85,000 00	85,000 00	85,000 00
" " (5) " 1933, 5½ p.c.	70,000 00	70,000 00	70,000 00
Newfoundland, 1928, 6½ p.c.	10,000 00	10,000 00	10,000 00
Cities—			
Belleville, (Rolling Mills and Iron Works bonus debs.) 1919, 4 p.c.	5,000 00	4,975 00	4,850 00
Moosejaw, 1929 to 1932, 5 p.c.	5,162 26	5,044 76	4,800 90
Nanaimo, 1950, 5 p.c.	5,000 00	5,000 00	4,250 00
Port Arthur, 1919 to 1924, 5 p.c.	1,467 01	1,467 01	1,437 67
Port Arthur, 1942, 5 p.c.	12,166 67	11,619 00	11,193 33
Revelstoke, 1960, 5 p.c.	5,000 00	5,000 00	4,100 00
St. Thomas, 1921–1928, 4½ p.c.	8,000 00	8,000 00	7,600 00
Vancouver, 1948, 4 p.c.	4,866 67	4,039 00	3,698 67
Calgary, 1928, 7 p.c.	6,000 00	6,000 00	6,000 00
Toronto, 1933, 5½ p.c.	2,000 00	1,902 00	1,902 00
" 1935, 5½ p.c.	2,000 00	1,894 40	1,894 40
Towns—			
Amherstburg, 1924 to 1928, 5 p.c.	4,850 66	4,930 91	4,705 14
Goderich, 1919 to 1940, 4½ p.c.	8,462 61	8,080 76	7,870 23
North Bay, 1931 to 1932, 5 p.c.	5,389 84	5,389 84	5,174 25
Village—			
Tweed, 1919 to 1928, 4 p.c.	3,307 93	3,124 20	3,043 30
Total par, book and market values	$ 386,710 58	$ 381,548 28	$ 371,767 33

SCHEDULE C.

Stocks owned by the company, viz.:—	Par value.	Book value.	Market value.
60 shares Consumers' Gas	$ 3,000 00	$ 5,622 80	$ 4,500 00
50 shares Dominion Bank	5,000 00	10,880 00	10,600 00
25 shares Bank of Toronto	2,500 00	5,075 00	4,825 00
50 shares Imperial Bank	5,000 00	10,700 00	10,150 00
100 shares Huron and Erie Loan and Savings Co.	5,000 00	10,250 00	10,250 00
Total par, book and market values	$ 20,500 00	$ 42,527 80	$ 40,325 00

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—COL. A. E. GOODERHAM.
Vice-President—C. D. WARREN.
Managing Director—C. A. WITHERS.
Sec.-Treas—J. L. TURQUAND.
Head Office—Toronto, Ontario.

Incorporated June 23, 1887, by 50–51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62–63 Vic., cap. 108. On June 27, 1910, the power of the company was extended to include plate glass and burglary insurance, under the provisions of section 81 of the Insurance Act, 1910, and on June 12, 1915, its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada Nov. 5, 1887).

CAPITAL.

Amount of joint stock capital authorized		$ 1,000,000 00
Amount subscribed		250,000 00
Amount paid in cash		246,020 00
Amount of premium on capital stock paid in by stockholders		1,620 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debentures (*For details, see Schedule B*)		$ 821,703 47
Cash at head office		2,842 83
Cash in banks, viz.:—		
Royal Bank, Toronto	$ 11,549 26	
Toronto Bank, Toronto	5,658 75	
" Winnipeg	2,396 72	
" Calgary	1,692 52	
" Vancouver	1,735 04	
Royal Bank, Kingston, Jamaica	1,885 18	
Total cash in banks		24,917 47
Agents ledger balances		16,683 94
Total ledger assets		$ 866,147 71
Deduct market value of bonds and debentures under book value		49,027 61
		$ 817,120 10

OTHER ASSETS.

Interest due, $800; accrued, $11,706.83		12,506 83
Agents' balances and premiums uncollected on policies in force, viz.:—		
Fire ($3,002.02 on business prior to Oct. 1, 1918)	$ 12,954 95	
Accident ($9,927.61 on business prior to Oct. 1, 1918)	42,744 71	
Automobile, including Fire Risk ($2,010.19 on business prior to Oct. 1, 1918)	6,023 96	
Automobile, excluding Fire Risk ($2,665 on business prior to Oct. 1, 1918)	7,578 67	
Burglary ($615.33 on business prior to Oct. 1, 1918)	1,926 05	
Guarantee ($3,201.03 on business prior to Oct. 1, 1918)	8,091 37	
Plate glass ($2,390.45 on business prior to Oct. 1, 1918)	9,218 33	
Sickness ($5,512.88 on business prior to Oct. 1, 1918)	31,205 59	
Total $119,743.63 (less commission)		95,794 90
Office furniture, $5,283.80; automobile, $501.70		5,785 50
Total assets		$ 931,207 33

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THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES.

Fire claims, unadjusted (including a special reserve of $5,000 for unsettled fire claims)	$ 5,194 50	
Accident claims, adjusted but unpaid	$ 3,285 70	
Accident claims, unadjusted	21,330 00	
Total amount of unsettled accident claims ($4,000 accrued prior to 1918)	$ 24,615 70	
Automobile (including Fire Risk) claims, unadjusted	342 40	
Automobile (excluding Fire Risk) claims, unadjusted	3,808 47	
Burglary	1,500 00	
Guarantee claims, unadjusted ($3,000 accrued prior to 1918)	7,507 22	
Plate Glass claims, unadjusted ($10.40 " " ")	3,512 27	
Sickness claims, adjusted but unpaid	$ 131 55	
Sickness claims, unadjusted	27,710 00	
Total amount of unsettled sickness claims ($1,150 accrued prior to 1918)	$ 27,841 55	
Total unsettled claims		$ 74,322 11
Reserve of unearned premiums—		
Fire	$ 43,520 21	
Accident	106,944 12	
Automobile (including Fire Risk)	15,430 12	
Automobile (excluding Fire Risk)	30,201 84	
Burglary	3,379 87	
Guarantee	18,602 12	
Plate Glass	27,116 03	
Sickness	59,142 38	
Total net reserve, $304,336.69; carried out at 80 per cent		243,469 35
Investment reserve fund		15,000 00
Taxes due and accrued		4,000 00
Balance on war bonds		40,000 00
Reinsurance premiums due:		
Fire	$ 3,005 18	
Accident	1,344 41	
Automobile (including Fire Risk)	3,119 79	
Automobile (excluding Fire Risk)	94 50	
Burglary	646 21	
Guarantee	1,075 11	
Total $9,285.20 (less $2,541.81 commission)		6,743 39
Total liabilities (excluding capital stock)		$ 383,534 85
Excess of assets over liabilities		$ 547,672 48
Capital paid in cash		246,020 00
Surplus over all liabilities and capital		$ 301,652 48

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

INCOME.

Premiums.	Class of Business.							
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Burglary.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received.	41,000 51	237,136 21	55,062 87	68,463 93	5,831 84	52,904 61	32,641 14	130,493 36
Less reinsurance..	8,430 63	13,937 27	17,607 99	766 50	1,131 00	7,589 76	9 29	
Less return premiums	2,335 97	3,785 25	2,521 91	5,563 39	163 78	2,890 88	560 76	2,045 82
Total deduction..	10,766 60	17,722 52	20,129 90	6,329 89	1,294 78	10,480 64	570 05	
Net cash received.	30,233 91	219,413 69	34,932 97	62,134 04	4,537 06	42,423 97	32,071 09	128,447 54

Net cash received for premiums for all classes of business	$	554,194 27
Cash received for interest on investments		39,622 43
Premium on capital		720 00
Total	$	594,536 70
Received for calls on capital		720 00
Total income	$	595,256 70

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THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued*

EXPENDITURE.

Claims.	Class of Business.							
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk).	Burglary.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	1,356 76	20,218,12	2,048 32	.....	.....	.....	24,581 99	12,873,01
Less savings and salvage.....	.....	.....	.....	.....	.....	.....	149 50	.....
Less reinsurance...	266 55	2,540 99	1,024 16	.....	.....	.....	.....	80 36
Net payment for said claims.....	1,090 21	17,677 13	1,024 16	1,425 86	50 00	1,067 08	24,432 49	12,792 65
Paid for claims occurring during the year.....	14,360 86	48,815 66	19,541 60	13,575 55	2,193 94	9,673 08	14,904 44	66,760 61
Less savings and salvage.....	.....	.....	.....	.....	.....	.....	160 43	.....
Less reinsurance...	5,122 22	929 53	6,369 74	749 65	12 50	6,487 89	.....	1,502 15
Net payment for said claims.....	9,238 64	47,886 13	13,171 86	12,825 90	2,181 44	3,185 19	14,744 01	65,258 46
Total net payment for claims.....	10,328 85	65,563 26	14,196 02	14,251 76	2,231 44	4,252 27	39,176 50	78,051 11

Total net payments for claims for all classes of business	$	228,051 21
Dividends paid stockholders		29,522 40
Commission and brokerage: fire, $7,558.48; other, $152,673.22		160,231 70
Taxes, fire, $801.17; other $13,868.71		14,669 88
*Salaries, fees and travelling expenses: Salaries—head office officials and general and special agents, $52,797.21; fees—directors, $2,430.; auditors, $600; travelling expenses, agents, $11,283.65		67,160 86
†Miscellaneous expenditure, viz.: Advertising and printing, $13,074.90; furniture, fixtures and automobile, $1,895.31; legal expenses, $213.76; medical examiners' fees, $8; postage, telegrams, telephones and express, $5,508.05; rents, $7,471.61; sundry expenses and lighting, $8,577.76		36,749 39
Total expenditure	$	536,385 44

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1917	$	767,276 45
Amount of income as above		595,256 70
Total	$	1,362,533 15
Amount of expenditure as above		536,385 44
Balance, net ledger assets, December 31, 1918 ($866,147.71 less $40,000 ledger liability)	$	826,147 71

*($3,779.24 belongs to Fire business.)
†($1,934.91 belongs to Fire business.)

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	Fire.		Accident.		Automobile (Including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	6,137,956	73,651 71	33,224,808	200,572 06	1,863,830	32,747 61
Taken in 1918—new and renewed	4,675,144	51,661 41	41,549,258	275,413 52	3,345,778	61,899 06
Industrial	.....	.....	1,001,299	878 95	.....	.....
Totals	10,813,100	125,313 12	75,775,365	476,864 53	5,209,608	94,646 67
Less ceased	1,829,334	20,141 46	41,422,048	249,035 38	2,308,465	41,879 06
Gross in force at end of 1918	8,983,766	105,171 66	34,353,317	227,829 15	2,901,143	52,767 61
Less reinsured	1,721,382	23,314 60	1,601,875	13,873 21	1,215,749	21,907 38
Net in force at end of 1918	7,262,384	81,857 06	32,751,442	213,955 94	1,685,394	30,860 23

Risks and Premiums.	Class of Business.				
	Automobile (excluding Fire Risk.)	Burglary.		Guarantee.	
	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	39,394 99	436,478	3,987 85	10,803,175	39,248 57
Taken in 1918—new and renewed	82,226 62	741,675	6,739 75	14,205,821	51,147 64
Totals	121,621 61	1,178,153	10,727 60	25,008,996	90,396 21
Less ceased	60,451 43	483,845	4,300 63	12,664,269	47,917 66
Gross in force at end of 1918	61,170 18	694,308	6,426 97	12,344,727	42,478 55
Less reinsured	766 50	31,500	247 98	1,544,511	5,274 30
Net in force at end of 1918	60,403 68	662,808	6,178 99	10,800,216	37,204 25

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.	
	Plate Glass.	Sickness.
	Premiums.	Premiums.
	$ cts.	$ cts.
Gross in force at end of 1917	42,416 39	98,534 75
Taken in 1918—new and renewed	42,492 99	146,519 60
Industrial	.....	1,757 90
Totals	84,909 38	246,812 25
Less ceased	34,926 47	128,527 50
Gross in force at end of 1918	49,982 91	118,284 75
Less reinsured	.....	.....
Net in force at end of 1918	49,982 91	118,284 75

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Cities—			
Brandon, 1934, 4½ p.c.	$ 10,000 00	$ 9,883 84	$ 8,900 00
Calgary, 1925, 4½ p.c.	15,000 00	15,018 00	13,800 00
Edmonton, 1924, 4½ p.c.	10,000 00	10,000 00	9,200 00
Fort William, 1927, 4½ p.c.	19,686 50	19,251 23	18,111 58
Hamilton, 1920, 4 p.c.	20,000 00	20,091 00	19,400 00
London, 1933, 4 p.c.	10,000 00	10,042 55	8,800 00
MacLeod, 1933, 6 p.c.	5,000 00	5,000 00	4,900 00
Peterborough, 1931, 3¾ p.c.	10,000 00	9,929 20	8,600 00
Port Arthur, 1935, 5 p.c.	17,000 00	17,559 11	15,810 00
Portage la Prairie, 1948, 5 p.c.	11,000 00	11,000 00	9,680 00
Regina, 1929, 5 p.c.	10,000 00	9,437 69	9,500 00
Strathcona, 1933, 6 p.c.	6,000 00	6,100 00	6,120 00
Toronto, 1929, 3½ p.c.	9,733 33	19,466 66	8,468 00
" 1928, 4 p.c.	9,733 33		8,954 66
Vancouver, 1942, 3½ p.c.	24,000 00	22,546 95	17,280 00
District—			
South Vancouver, 1959, 5 p.c.	20,000 00	20,922 00	17,000 00
School—			
Winnipeg, 1935, 4 p.c.	15,000 00	15,020 00	12,900 00
Total on deposit with Receiver General	$ 222,153 16	$ 221,268 23	$ 197,424 24

Held by the Company.

	Par value.	Book value.	Market value.
Governments—			
Dom. of Canada, (4) War Loan, 1937, 5½ p.c.	$ 152,150 00	$ 151,110 46	$
" " (5) " 1933, 5½ p.c.	75,000 00	75,000 00	226,310 46
" " (4) " 1922, 5½ p.c.	200 00	200 00	
Province of Ontario, 1925, 4½ p.c.	10,000 00	9,739 99	9,700 00
Russian Internal Loan, 1926, 5½ p.c.	15,435 00	9,300 00	9,300 00
Cities—			
Kamloops, 1922, 5 p.c.	5,000 00	4,663 48	4,750 00
Kitchener, 1919 to 1926, 5 p.c.	5,047 27	5,047 27	4,996 79
" 1933 to 1943, 5½ p.c.	6,440 21	6,354 87	6,762 22
Lethbridge, 1928, 5 p.c.	16,500 00	17,004 16	15,180 00
Moosejaw, 1919–1937, 5 p.c.	6,500 00	6,500 00	6,110 00
Nelson (St. Ry.), 1930, 5 p.c.	10,000 00	10,000 00	8,900 00
Niagara Falls, 1919 to 1924, 5 p.c.	3,625 56	3,527 67	3,553 05
North Vancouver, 1957, 5 p.c.	10,000 00	9,724 64	8,400 00

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debs. owned by the Company—*Concluded.*

Held by the Company—Concluded.

	Par value.	Book value.	Market value.
Cities—Continued.			
Portage la Prairie, 1928, 5 p.c.	$12,230 00	$12,230 00	$11,373 90
Prince Albert, 1942, 4½ p.c.	20,000 00	18,154 10	16,000 00
Revelstoke, 1929, 5 p.c.	4,911 50	4,911 50	4,420 35
St. Boniface, 1930, 5 p.c.	10,000 00	10,362 54	9,400 00
Saskatoon, 1940, 5 p.c.	6,000 00	6,254 10	5,400 00
Strathcona, 1933, 6 p.c.	4,000 00	4,068 00	4,080 00
Toronto (New Toronto), 1940–1944, 6 p.c.	5,000 00	4,906 69	5,100 00
Vernon, 1933, 5 p.c.	10,000 00	8,899 90	8,900 00
Windsor, 1919 to 1920, 4 p.c.	6,909 09	6,888 96	6,701 82
Towns—			
Athabasca, 1928–1931, 7 p.c.	5,000 00	5,185 06	5,050 00
Camrose, 1925 to 1931, 5 p.c.	10,548 96	10,364 00	9,283 08
" 1938 to 1941, 5 p.c.	6,529 88	5,499 18	5,419 80
Claresholm, 1919 to 1945, 5½ p.c.	7,363 14	7,363 14	6,626 83
North Battleford, 1938 to 1943, 5 p.c.	11,411 59	11,026 51	9,699 85
Red Deer, 1919 to 1941, 5 p.c.	8,774 63	8,667 65	7,721 67
Renfrew, 1937 to 1939, 4½ p.c.	13,242 26	13,020 50	11,785 62
Smiths Falls, 1937 to 1940, 5 p.c.	10,726 13	11,016 19	10,082 56
Strathroy, 1929 to 1932, 4 p.c.	10,495 86	10,495 86	9,026 44
Swift Current, 1946 to 1951, 6 p.c.	10,892 66	12,155 69	10,565 88
Walkerville, 1924 to 1928, 5½ p.c.	6,738 06	6,615 37	6,805 44
Weyburn, 1949, 5 p.c.	5,000 00	5,084 61	4,250 00
Yorkton, 1937–1941, 5 p.c.	5,000 00	4,930 19	4,300 00
Municipality or District—			
Fort Garry, 1920, 5 p.c.	5,000 00	4,950 00	4,850 00
Oak Bay, 1962, 5 p.c.	10,000 00	10,000 00	8,400 00
Point Grey, 1960, 5 p.c.	10,000 00	10,544 73	8,500 00
Twp. of York, 1930 to 1933, 5 p.c.	10,670 11	10,055 87	10,563 41
Schools—			
Calgary, 1920–1923, 4½ p.c.	8,000 00	7,640 39	7,120 00
Medicine Hat, 1919–1924, 5 p.c.	6,000 00	6,103 30	5,820 00
" 1928–1932, 5 p.c.	5,000 00	4,925 33	4,550 00
St. Paul SS., 1919 to 1956, 5½ p.c.	12,028 17	12,028 17	12,028 17
Railways—			
G. T. Pacific Ry., 1st mtge., Alta. lines, (gteed. by Prov. of Alta.), 1942, 4 p.c.	13,122 00	10,413 03	10,103 94
Toronto Ry. Co., 1921, 4½ p.c.	2,433 34	2,502 14	2,360 34
Miscellaneous—			
Can. Perm. Mort. Corp., 1921, 5 p.c.	10,000 00	10,000 00	10,000 00
" " 1921, 5 p.c.	15,000 00	15,000 00	15,000 00
Totals held by Company	$ 613,925 42	$ 600,435 24	$ 575,251 62
Total par, book and market values	$ 836,078 58	$ 821,703 47	$ 772,675 86

THE EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

(Formerly the British Dominions General Insurance Company, Limited.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—Sir E. M. MOUNTAIN.
Secretary—JOHN GARDINER.
Principal Office—London, Eng.
Chief Agent in Canada—J. H. RIDDEL.
Head Office in Canada—Traders Bank Bldg., Toronto, Ontario.

(Incorporated, 1904. Dominion license issued July 22, 1915.)

CAPITAL.

Amount of joint stock capital authorized	£ 3,000,000		$ 14,580,000 00
Amount subscribed	2,540,943		12,348,982 98
Amount paid in cash	635,414	1s. 8d.	3,188,113 99

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
Dom. of Canada reg'd stock, 1930/1950, 3½ p.c.	$ 9,733 33	$ 7,494 66	
Prov. of Nova Scotia, 1945, 3½ p.c.	11,193 33	8,618 86	
British Gov't War Loan, 1929/1947, 5 p.c.	100,983 33	95,934 16	
City—			
Toronto, 1920, 4 p.c.	12,166 67	11,923 34	
Toronto, 1936, 4 p.c.	9,733 33	8,244 13	
Total on deposit with Receiver General	$ 143,809 99	$ 132,215 15	
Carried out at market value			$ 132,215 15

Other Assets in Canada.

	Par value	Market value	
Bond held by Company—			
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	$ 53,000 00	$ 53,000 00	
Carried out at market value			53,000 00
Cash at head office in Canada			2,444 32
Cash in Merchant's Bank Winnipeg			561 85
Agents' balances and premiums uncollected, fire			36,193 97
Office furniture and plans			1,475 08
Total assets in Canada			$ 225,890 37

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($6,063.77 accrued prior to 1918)	$ 12,179 95	
Net amount of fire claims, resisted, in suit (accrued in previous years)	4,000 00	
Total net amount of unsettled claims		$ 16,179 95
Reserve of unearned fire premiums, $133,214.32; carried out at 80 per cent		106,571 46
Salaries, rent, advertising, agency and other expenses, due and accrued		100 00
Taxes due and accrued		4,500 00
Amount of money borrowed		41,572 64
Total liabilities in Canada		$ 168,924 05

THE EAGLE, STAR AND BRITISH DOMINIONS—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business. Fire.	
	$ cts.	
Gross cash received	237,107 32	
Less reinsurance	5,901 06	
Less return premiums	42,798 54	
Total deduction	48,699 60	
Net cash received for premiums for all classes of business		$ 188,407 72
Total income in Canada		$ 188,407 72

EXPENDITURE IN CANADA.

Claims.	Class of Business. Fire.	
	$ cts.	
Amount paid for claims occurring in previous years	13,301 47	
Less savings and salvage	52 00	
" reinsurance	420 29	
Total deduction	454 29	
Net payment for said claims	12,847 18	
Paid for claims occurring during the year	92,029 49	
Less savings and salvage	204 51	
Less reinsurances	10,956 47	
Total deduction	11,160 98	
Net payment for said claims	80,868 51	
Total net payments for claims for all classes of business		$ 93,715 69
Commission and brokerage, Fire		60,163 14
Taxes, Fire		3,722 25
Salaries and travelling expenses: Fire: Salaries, Head Office, $2,657.06; travelling expenses, officials, $2,879.59		5,536 65
Miscellaneous expenditure, Fire, viz.: Advertising, $1,003.75; furniture and fixtures, $490.58; legal expenses, $33.75; maps and plans, $984.50; postage, telegrams, telephones and express, $1,401.07; printing and stationery, $5,501.06; rents, $438.75; underwriters' boards, associations, etc., $2,693.14; adjusting expenses, $1,403.65; general expenses, $179.73		14,129 98
Total expenditure in Canada		$ 177,267 71

The Eagle, Star and British Dominions—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business. Fire.	
	Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1917	17,286,778	182,258 69
Taken in 1918—New and renewed	23,431,751	250,460 65
Totals	40,718,529	432,719 36
Less ceased	14,729,956	169,132 93
Gross in force at end of 1918	25,988,573	263,586 43
Deduct reinsued	587,188	6,241 91
Net in force at end of 1918	25,401,385	257,344 52

(*For General Business Statement, see Appendix.*)

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—LORD CLAUD HAMILTON.

General Manager and Secretary—W. E. GRAY.

Principal Office—London, England.

Chief Agent in Canada—CHAS. W. I. WOODLAND.

Head Office in Canada—Montreal, Que.

(Incorporated, October 25, 1880. Licensed for accident and guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for accident, guarantee and sickness business February 20, 1900. Licensed for fire business November 29, 1910.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£	1,000,000
Amount paid thereon in cash		200,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*)		$ 1,208,915 42

Other Assets in Canada.

Cash at head office and branches		19,008 32
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 38,410 07	
Bank of Montreal, Toronto	14,474 87	
Total cash in banks		52,884 94
Cash on deposit with Workmen's Compensation Manitoba Government		5,000 00
Associated Companies, Manitoba		25,185 80
All other ledger assets		1,000 00
Agents' balances and premiums uncollected, viz.:—		
Fire ($3,146.17 on business prior to Oct. 1, 1918)	$ 77,140 49	
Accident ($3,829.92 on business prior to Oct. 1, 1918)	23,128 24	
Automobile, including Fire Risk, ($440.97 on business prior to Oct. 1, 1918)	4,443 84	
Automobile, excluding Fire Risk, ($2,799.46 on business prior to Oct. 1, 1918)	19,791 74	
Burglary ($17.81 on business prior to Oct. 1, 1918)	103 42	
Employers' Liability ($16,766.87 on business prior to Oct. 1, 1918)	82,699 85	
Guarantee ($5,267.90 on business prior to Oct. 1, 1918)	10,839 60	
Sickness ($209.36 on business prior to Oct. 1, 1918)	1,039 24	
Total		219,186 42
Office furniture, net		10,000 00
Reinsurance premiums due (Guarantee)		11 93
Total assets in Canada		$ 1,541,192 83

LIABILITIES IN CANADA.

Net amount of fire claim, unadjusted	$	23,878 76
" fire claims, resisted, in suit		18,843 54
" accidents claims, unadjusted		14,725 00
" automobile (including fire risk) claims, unadjusted		2,272 65
" automobile (exeluding fire risk) claims, unadjusted		15,030 00
" automobile (excluding fire risk) claims, resisted, in suit		13,970 00
" employers' liability claims, unadjusted		81,255 00
" employers' liability claims, resisted, in suit		86,650 00
" guarantee claims, unadjusted		46,290 00
" guarantee claims, resisted, in suit		2,000 00
" sickness claims, unadjusted		16,380 00

THE EMPLOYERS' LIABILITY—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Total net amount of unsettled claims		$ 321,294 95
Reserve of unearned premiums, viz.:—		
Fire	$ 419,419 60	
Accident	54,068 77	
Automobile (including Fire Risk)	17,407 25	
Automobile (excluding Fire Risk)	80,685 00	
Burglary	552 15	
Employers' Liability	159,452 64	
Guarantee	31,945 37	
Sickness	30,754 46	
Total, $794,285.24; carried out at 80 per cent		635,428 19
Taxes due and accrued		114,000 00
Reinsurance premiums due:—		
Fire	$ 1,324 71	
Accident	216 12	
Automobile (including Fire Risk)	733 11	
Automobile (excluding Fire Risk)	20 22	
Employers' Liability	1,347 25	
Sickness	87 50	
Total		3,728 91
Total liabilities in Canada		$1,074,452 05

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Burglary.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	773,480 47	122,524 04	53,811 17	198,867 61	748 29
Less reinsurance	12,940 07	2,591 21	3,590 07	197 29	69 25
Less return premiums	131,816 36	19,772 08	13,780 44	41,693 77	10 32
Total deduction	144,756 43	22,363 29	17,370 51	41,891 06	79 57
Net cash received	628,724 04	100,160 75	36,440 66	156,976 55	668 72

Premiums.	Class of Business.			
	Employers' Liability.	Guarantee.	Hail.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	721,371 53	118,347 69	297,093 55	72,453 93
Less reinsurance	12,825 24	8,246 66	146,461 80	532 50
Less return premiums	56,188 83	37,555 15	13,366 69	10,706 24
Total deduction	69,014 07	45,891 81	159,828 49	11,238 74
Net cash received	652,357 46	72,545 88	137,265 06	61,215 19

Net cash received for premiums for all classes of business	$ 1,846,354 31
Cash received for interest on investments	2,157 09
Total income in Canada	$ 1,848,511 40

THE EMPLOYERS' LIABILITY—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Accident.	Automobile (including) Fire Risk).	Automobile (excluding Fire Risk).
	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	53,284 62	11,048 61	1,933 65	23,085 04
Less savings and salvage	207 40	30 45	29 10	295 37
Less reinsurance	28 80	25 00		
Total deduction	236 20	55 45		
Net payment for said claims	53,048 42	10,993 16	1,904 55	22,789 67
Paid for claims occurring during the year	285,617 91	25,432 04	12,835 39	28,811 46
Less savings and salvage	971 12	24 64	605 00	587 48
Less reinsurance	857 09	75 00	50 00	
Total deduction	1,828 21	99 64	655 00	
Net payment for said claims	283,789 70	25,332 40	12,180 39	28,223 98
Total net payment for claims	336,838 12	36,325 56	14,084 94	51,013 65

Claims.	Class of Business.			
	Employers' Liability.	Guarantee.	Hail.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	171,381 37	31,834 73		11,496 46
Less savings and salvage	5,978 77	9,699 66		
Less reinsurance	2,050 35	.....		350 00
Total deduction	8,029 12			
Net payment for said claims	163,352 25	22,135 07		11,146 46
Paid for claims occurring during the year	202,810 72	21,066 54	74,811 83	31,808 78
Less savings and salvage	1,512 66	6,669 81		187 84
Less reinsurance	1,982 31	.....	37,751 02	116 07
Total deduction	3,494 97			303 91
Net payment for said claims	199,315 75	14,396 73		31,504 87
Total net payment for claims	362,668 00	36,531 80	37,060 81	42,651 33

Total net payments for claims of all classes of business	$ 917,174 21
Commission and brokerage, fire, $116,858.50; other, $277,308.88	394,167 38
Taxes, fire, $16,362.54; others, $23,800.11	40,162 65
*Salaries, fees and travelling expenses:—Salaries:—Head office, $131,428.56; travelling expenses, officials, $12,180.84	143,609 40
†Miscellaneous Expenditure, viz.:—Advertising, $2,044.62; furniture and fix ures, $3,530.33; legal expenses, $1,098.93; maps and plans, $1,784.85; postage, telegrams, telephones and express, $9,419.64; printing and stationery, $16,788.91; rents, $24,583.41; underwriters' boards, associations, etc., $10,938.80; Associated Companies, Manitoba, $4,843.59; sundries, $542.17; The Grain Insurance Association general expenses, $1,342.77.	76,918 02
Total expenditure in Canada	$ 1,572 031 66

*($41,944.53 belongs to Fire business.)
†($30,273.97 belongs to Fire business.)

THE EMPLOYERS' LIABILITY—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Accident.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	65,527,949	684,274 81	18,079,002	101,867 03	1,156,815	22,533 53
Taken in 1918, new and renewed	80,866,010	790,884 46	29,702,787	130,343 50	1,509,835	57,189 78
Totals	146,393,959	1,475,159 27	47,781,789	232,210 53	2,666,650	79,723 31
Less ceased	64,314,596	648,975 83	22,359,314	121,370 66	2,018,341	40,585 64
Gross in force at end of 1918	82,079,363	826,183 44	25,422,475	110,839 87	648,309	39,137 67
Less reinsured	1,874,215	12,197 65	740,750	2,702 33		4,323 18
Net in force at end of 1918	80,205,148	813,985 79	24,681,725	108,137 54	648,309	34,814 49

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk).		Burglary.		Employers' Liability.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 917	15,717,999	109,673 45			15,462,766	305,818 24
Taken in 1918, new and renewed	28,660,000	208,224 16	86,000	886 19	15,144,000	707,655 66
Totals	44,377,999	317,897 61			30,606,766	1,013,473 90
Less ceased	22,597,999	156,432 51	7,000	32 25	16,630,833	677,974 87
Gross in force at end of 1918	21,780,000	161,465 10	79,000	853 94	13,975,933	335,499 03
Less reinsured		95 09	5,000	69 25	156,667	13,894 99
Net in force at end of 1918	21,780,000	161,370 01	74,000	784 69	13,819,266	321,604 04

Risks and Premiums.	Class of Business.					
	Guarantee.		Hail.		Sickness.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	22,539,712	85,483 03			3,839,458	48,347 11
Taken in 1918, new and renewed	19,852,984	112,796 28	4,466,757	297,093 55	2,760,375	71,164 41
Totals	42,392,696	198,279 31			6,599,833	119,511 52
Less ceased	35,607,719	126,451 65	4,466,757	297,093 55	4,331,958	57,417 60
Gross in force at end of 1918	6,784,977	71,827 66			2,267,875	62,093 92
Less reinsured	109,098	8,152 90				585 00
Net in force at end of 1918	6,675,879	63,674 76			2,267,875	61,508 92

THE EMPLOYERS' LIABILITY—*Concluded.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Canada registered stock, 1930/1950, 3½ p.c.	$ 48,666 67	$ 37,473 34
" " 1940/1960, 4 p.c.	97,333 33	81,760 00
Province of Alberta, reg'd. stock, 1943, 4½ p.c.	24,333 33	21,413 33
" British Columbia stock, 1941, 3 p.c.	68,133 32	46,330 65
" Manitoba, 1947, 4 p.c.	24,333 33	19,953 33
" Nova Scotia stock, 1954, 3½ p.c.	24,333 33	17,763 33
" Quebec, 1928, 4 p.c.	41,853 33	38,086 53
" Saskatchewan, reg'd. stock, 1951, 4 p.c.	4,866 67	3,893 34
British Gov't. War Loan, 1929/1947, 5 p.c.	177,633 33	168,751 66
Newfoundland, 1947, 3½ p.c.	19,953 34	14,166 86
" 1948, 3½ p.c.	973 33	691 06
" 1951, 3½ p.c.	18,006 66	12,784 72
Belgian, 1925 or later, 3 p.c.	164,320 20	96,948 91
Japan Sterling bonds, 1920/1970, (on 6 mos. notice) 4 p.c.	26,231 33	18,624 24
Cities—		
Edmonton, 1949, 4½ p.c.	39,906 67	32,324 40
Kitchener, 1919, 5 p.c.	5,000 00	5,000 00
Lachine, 1950, 4½ p.c.	16,000 00	13,600 00
Lethbridge, 1940, 4½ p.c.	10,000 00	8,100 00
Montreal Stg. reg'd stock, 1953, 4½ p.c.	24,333 33	22,143 33
" (Notre Dame de Grace), 1949, 4½ p.c.	25,000 00	22,250 00
North Vancouver, 1931, 4½ p.c.	48,666 67	41,366 67
Ottawa, 1940, 4 p.c.	24,333 33	21,170 00
Quebec, 1923, 4 p.c.	8,273 34	7,776 92
Three Rivers, 1958, 4½ p.c.	10,000 00	8,400 00
Toronto, 1920, 4 p.c.	9,733 33	9,538 66
" 1948, 4 p.c.	14,600 00	12,410 00
Vancouver, 1948, 4 p.c.	24,333 33	18,493 33
Victoria, 1921, 4 p.c.	24,333 33	22,873 33
" 1960, 4 p.c.	9,733 33	7,300 00
Winnipeg, 1940, 4 p.c.	24,333 33	20,439 99
Town—		
Maisonneueve, 1950, 4½ p.c.	9,733 33	7,981 33
School—		
North Vancouver, 1960, 5 p.c.	9,000 00	7,560 00
Railways—		
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Man.) 1930, 4 p.c.	36,013 34	30,971 46
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Sask.) 1939, 4 p.c.	27,253 33	21,530 13
Can. Nor. (Ont.) Ry., 1st mtge deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.	48,666 67	35,040 00
Can. Nor. Western Ry. (g'teed by Prov. of Alta.), 1942, 4½ p.c	24,333 33	20,440 00
G.T.P. Ry., 1st mtge. (g'teed by Prov. of Sask.), 1939, 4 p.c.	73,000 00	57,669 99
Madras Ry. Annuities " Class B " (g'teed by Sec. of State for India) 1956	28,186 11	4,227 92
Miscellaneous—	Par value.	Market value.
Can. Perm. Mtge. Corp., 1924, 4¾ p.c.	$ 50,000 00	$ 50,000 00
Can. Landed & Nat. Inv't. Co., 1923, 5½ p.c.	24,333 33	24,333 33
Home Inv't. & Sav. Assoc., 1919, 5 p.c.	24,333 33	24,333 33
Huron & Erie Mtge. Corp., 1922, 4½ p.c.	48,666 67	48,666 67
Ontario Loan and Deb. Co., 1919, 4½ p.c.	24,333 33	24,333 33
Total on deposit with Receiver General	$1,487,401 26	$1,208,915 42

(For General Businees Statement, see Appendix.)

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—F. W. ARNOLD.

Secretary—SAMUEL G. HOWE.

Principal Office—Providence, R.I.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated, 1859. Dominion license issued April 3, 1913.)

CAPITAL.

Amount of joint stock capital, authorized	$ 750,000 00
Amount of joint stock capital, subscribed and paid in cash	500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debentures on deposit with Receiver General, viz.:—			
Imperial Japanese Govt. bonds, 2nd series, 1915/1925 on 6 months' notice, 4½ p.c	$ 9,740 00	$ 8,960 80	
Commonwealth of Massachusetts, 1941, 3 p.c	65,000 00	57,200 00	
City of Fort William, 1942, 5 p.c	24,333 33	22,629 99	
City of Hamilton, 1933, 4½ p.c	6,000 00	5,340 00	
City of Stratford, 1942, 4½ p.c	25,000 00	22,750 00	
Total on deposit with Receiver General	$ 130,073 33	$ 116,880 79	
Carried out at market value			$ 116,880 79

Other Assets in Canada.

Interest accrued	2,881 56
Total assets in Canada	$ 119,762 35

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 3,201 63	
" resisted in suit	231 14	
Total net amount of unsettled fire claims		$ 3,432 77
Reserve of unearned premiums, $28,815.44; carried out at 80 per cent		23,052 35
Taxes, due and accrued (estimated)		800 00
Total liabilities in Canada		$ 27,285 12

INCOME IN CANADA.

Gross cash received for premiums	$ 218,232 75	
Deduct reinsurances, $130,571.04; return premiums, $32,158.59	162,729 63	
Net cash received for premiums		$ 55,503 12
Received for interest on investments		5,000 30
Total income in Canada		$ 60,503 42

THE EQUITABLE FIRE AND MARINE—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 7,282 69	
Deduct savings and salvage, $21.89 reinsurances, $4,683.78;	4,705 67	
Net amount paid for said claims	$ 2,577 02	
Amount paid for claims occurring during the year	$ 128,615 31	
Deduct savings and salvage, $147.70; reinsurances, $93,684.21	93,831 91	
Net amount paid for said claims	$ 34,783 40	
Total net amount paid for claims		$ 37,360 42
Commission or brokerage		18,461 18
Taxes		472 41
Total expenditure in Canada		$ 56,294 01

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 19,368,579	$ 218,665 85
Taken during the year, new and renewed	18,541,921	218,232 75
Total	$ 37,910,500	$ 436,898 60
Deduct terminated	17,184,031	195,447 89
Gross in force at end of year	$ 20,726,469	$ 241,450 71
Deduct reinsured	15,372,613	183,944 33
Net in force at December 31, 1918	$ 5,353,856	$ 57,506 38

(*For General Business Statement, see Appendix.*)

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—HENRY EVANS.

Secretary—J. A. SWINNERTON.

Principal Office—80 Maiden Lane, New York, N.Y.

Manager in Canada—W. E. D. BALDWIN.

Head Office in Canada—Montreal.

(Formed by the amalgamation on Jan. 25, 1910, of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix.)

CAPITAL.

Amount authorized, subscribed and paid in cash	$ 2,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Prov. of Alberta, reg'd gold, 1924, 4½ p.c.	$ 22,000 00	$ 20,900 00
United States Liberty Loan, 1932/1947, 3½ p.c.	30,000 00	30,000 00
City of Toronto, 1929, 3½ p.c.	55,966 67	48,691 00
City of Toronto, 1944, 3½ p.c.	24,333 33	18,980 00
City of Toronto, 1948, 4 p.c.	299,300 00	254,405 00
Total on deposit with Receiver General	$ 431,600 00	$ 372,976 00

Carried out at market value	$ 372,976 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal	84,917 61
Interest due, $7,391.23; accrued, $456.25	7,847 48
Agents' balances and premiums uncollected, viz.:—Fire, ($1,192.74 on business prior to Oct. 1, 1918)	51,913 33
Furniture and plans	7,887 68
Total assets in Canada	$ 525,542 10

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted but unpaid	$ 11,129 61	
Net amount of fire claims, unadjusted	16,031 12	
Total net amount of unsettled fire claims		$ 27,160 73
Reserve of unearned premiums: fire, $267,932.80; tornado, $2,122.67; total, $270,055.47; carried out at 80 per cent		216,044 38
Taxes due and accrued		16,340 42
Due and accrued for salaries, rent, advertising, etc.		4,000 00
Total liabilities in Canada		$ 263,545 53

FIDELITY–PHENIX—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	$ cts.	$ cts.
Gross cash received	566,023 18	2,149 95
Less reinsurance	61,617 94	
Less return premiums	92,424 19	
Total deduction	154,042 13	
Net cash received	411,981 05	2,149 95

Net cash received for premiums for all classes of business	$	414,131 00
Cash received for interest on investments		17,560 47
Total income in Canada	$	431,691 47

EXPENDITURE IN CANADA.

Claims.	Class of Business.
	Fire.
	$ cts.
Amount paid for claims occurring in previous years	44,379 04
Deduct savings and salvage	302 46
Deduct reinsurance	3,766 06
Total deduction	4,068 52
Net payment for said claims	40,310 52
Amount paid for claims occurring during the year	195,798 19
Less savings and salvage	1,226 74
Less reinsurance	19,947 88
Total deduction	21,174 62
Net payment for said claims	174,623 57

Total net payments for claims for all classes of business	$	214,934 09
Commission and brokerage, fire, $84,089.15; other, $537.48		84,626 63
Taxes, fire		11,767 54
Salaries, fees and travelling expenses, fire: salaries: Head Office ,$16,826.30; general and special agents, $6,527.63; travelling expenses: officials, $1,153.68; agents, $3,925.82		28,433 43
Miscellaneous expenditure, fire, viz.:—Advertising, $4,510.01; fire departments, patrol and salvage corps assessments, etc., $684.58; furniture and fixtures, $417.18; legal expenses, $46.96; maps and plans, $1,959.33; postage, telegrams, telephones and express, $2,444.48; printing and stationery, $2,047.77; rents, $2,954.04; underwriters' boards, associations, etc., $5,297.28; miscellaneous expenses, $1,238.71		21,600 34
Total expenditure in Canada	$	361,362 03

FIDELITY–PHENIX—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	45,486,216	512,531 82	757,360	3,140 86
Taken in 1918, new	50,581,029	569,165 29	497,925	2,149 95
Totals	96,067,245	1,081,697 11	1,255,285	5,290 81
Less ceased	45,585,713	495,646 98	431,020	1,964 30
Gross in force at end of 1918	50,481,532	586,050 13	824,265	3,326 51
Less reinsured	6,719,665	63,530 51	43,800	131 86
Net in force at end of 1918	43,761,867	522,519 62	780,465	3,194 65

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 412,500 00
Loans on mortgages or real estate, first liens	15,500 00
Book value of stocks and bonds	17,094,832 00
Cash in hand, in trust companies and in banks	2,654,184 84
Agents' balances	1,655,318 64
Other ledger assets	583,701 29
Total ledger assets	$22,416,036 77

NON-LEDGER ASSETS.

Interest due and accrued	107,512 95
Rents accrued	84 50
Market value of bonds and stocks over book value	80,071 25
Gross assets	$22,603,705 47
Deduct assets not admitted	299,491 45
Total admitted assets	$22,304,214 02

LIABILITIES.

Net amount of unpaid claims	$ 1,142,141 57
Unearned premiums	11,725,306 77
Salaries, rents, expenses, bills, accounts, etc., due or accrued	27,000 00
Federal, state and other taxes due or accrued (estimated)	403,700 00
Dividends declared and unpaid to stockholders	375,000 00
Reserve for contingencies	50,000 00
Contingent commissions or other charges, due or accrued	48,380 50
Total liabilities, except capital stock	$13,771,528 84
Capital stock paid in cash	2,500,000 00
Surplus	6,032,685 18
Total liabilities	$22,304,214 02

FIDELITY–PHENIX—*Concluded.*

INCOME.

Total premiums other than perpetual	$12,194,217 62
Interest and dividends	952,687 80
Rents	30,181 11
Gross profit on sale or maturity of bonds	56,412 31
Gross increase, by adjustment, in book value of ledger assets	826,226 00
Total income	$14,059,724 84

DISBURSEMENTS.

Net amount paid for claims	$ 4,951,213 02
Expenses of adjustment and settlement of claims	118,709 90
Paid stockholders for interest or dividends	550,000 00
Field supervisory expenses	288,218 96
Commission or brokerage	2,694,445 04
Salaries, fees and all other charges of officers, directors, trustees and home office employees	585,396 10
Rents	73,101 58
State taxes on premiums, Insurance Department licenses and fees	292,876 18
All other licenses, fees and taxes	174,569 12
Inspections and surveys, including underwriters' boards and tariff associations	165,427 20
Taxes on real estate	4,080 00
Gross loss on sale or maturity of bonds and stocks	4,628 00
Advertising and subscriptions, $79,007.89; printing and stationery, $116,435.76	195,443 65
Agents' balances charged off	9,722 90
Gross decrease, by adjustment, in book value of ledger assets	402,679 00
All other disbursements	130,314 70
Total disbursements	$10,640,825 35

RISKS AND PREMIUMS.

Written or renewed during the year	$1,831,404,698 00
Premiums thereon	17,638,909 04
Terminated during the year	1,519,263,498 00
Premiums thereon	13,789,497 07
Net in force at December 31, 1918	2,071,624,778 00
Premiums thereon	21,417,139 67

THE FIRE ASSOCIATION OF PHILADELPHIA.

*Statement for the Year ending December 31, 1918.

President—E. C. Irvin.

Secretary—M. G. Garrigues.

Principal Office—Philadelphia, Pa.

Chief Agent in Canada—R. G. Harvey.

Head Office in Canada—Vancouver, B.C.

(Incorporated, 1820. Dominion license issued, March 10, 1918).

CAPITAL.

Amount of capital, authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bond on deposit with Receiver General, viz.:—			
United States of America (3) Liberty Bonds, 1928, 4¼ p.c.	$ 53,000 00	$ 53,000 00	
Carried out at market value			$ 53,000 00

Other Assets in Canada.

Interest accrued	900 11
Agents' balances and premiums uncollected	2,865 88
Total assets in Canada	$ 56,765 99

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	37 63	
Net amount of claims, unadjusted	4,063 03	
Net amount of claims, resisted, not in suit	265 00	
Total net amount of unsettled claims		$ 4,365 66
Reserve of unearned premiums, $31,642.13; carried out at 80 per cent		25,313 70
Taxes due and accrued		875 00
Total liabilities in Canada		$ 30,554 36

INCOME IN CANADA.

Gross cash received	$ 81,903 86	
Deduct reinsurances, $5,631.08; return premiums, $17,754.12	23,385 20	
Total, net cash received for premiums in Canada		$ 58,518 66
Received for interest on bond		1,741 64
Total income in Canada		$ 60,260 30

*The statement here given includes the entire business transacted during 1918.

THE FIRE ASSOCIATION—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 221 13	
Amount paid for claims occurring during the year	$ 35,583 44	
Deduct reinsurances	5,717 71	
Net amount paid for said claims	$ 29,865 73	
Total net amount paid for claims		$ 30,086 86
Paid for commission or brokerage		13,224 55
Taxes		869 25
Loss adjustment expense		116 76
Miscellaneous expenditure: Postage, telegrams, telephones and express, $95.43; printing and stationery, $4; underwriters' boards, tariff associations, etc., $481.90		581 33
Total expenditure in Canada		$ 44,878 75

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1917	$ 2,234,089	$ 37,507 66
Taken during the year, new and renewed	5,679,189	79,745 86
Total	$ 7,913,278	117,253 52
Deduct terminated	1,825,351	49,853 60
Gross in force at end of year	$ 6,087,927	67,399 92
Deduct reinsured	395,566	6,178 38
Net in force at December 31, 1918	$ 5,692 361	$ 61,221 54

(*For General Business Statement, See Appendix.*)

THE FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—HON. SENATOR R. DANDURAND, K.C., P.C.
Vice-President and Manager—J. E. CLEMENT.
Secretary—J. A. BLONDEAU.
Principal Office—Montreal.

(Incorporated May 18, 1916, by an Act of the Parliament of Canada, 6-7 George V, Chap. 53. Dominion license issued October 28, 1918.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	300,400 00
Amount paid in cash	117,560 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned:—

	Par value.	Book value.	Market value.
*Dom. of Canada (5) War Loan, 1933, 5½ p.c.	$ 100,400 00	$ 100,400 00	$ 100,400 00
Dom. of Canada (4) War Loan, 1922, 5½ p.c.	200 00	200 00	200 00
Total par, book and market values	$ 100,600 00	$ 100,600 00	$ 100,600 00

Carried out at book value	$ 100,600 00
Cash in Union Bank of Canada, Winnipeg	17,854 64
Reinsurance premiums	7,219 98
Total ledger assets	$ 125,674 62

OTHER ASSETS.

Interest accrued	921 25
Agents' balances and premiums uncollected	13,260 39
Total assets	$ 139,856 26

LIABILITIES.

Net amount of claims, unadjusted	$ 1,930 21
Reserve of uncarned premiums, $12,499.37; carried out at 80 per cent	9,999 49
Reserve on unlicensed reinsurance, unsecured, fire	2,006 86
Reinsurance premiums due	3,781 74
Balances held for unlicensed reinsurers	7,219 98
Total liabilities	$ 24,938 28
Excess of assets over liabilities	$ 114,917 98
Capital stock paid in cash	117,560 00

INCOME.

Gross cash received for premiums	$ 15,156 13	
Deduct reinsurances, $14,668.96; return premiums, $487.17	15,156 13	
Cash received for interest on investments		$ 1,437 37
Profit on sale of securities		400 00
Total		$ 1,837 37
Received for calls on capital		117,560 00
Total income		$ 119,397 37

*On deposit with Receiver General.

The Fire Insurance Company of Canada—*Concluded.*

EXPENDITURE.

Taxes	$ 750 00
Salary of secretary	166 67
Miscellaneous expenditure, viz.: Sundry expenses	26 06
Total expenditure in Canada	$ 942 73

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income	$ 119,397 37
Amount of cash expenditure	924 73
Amount of ledger assets at Dec. 31 1918 ($125,674.62 less ledger liability $7,219.98)	$ 118,454 64

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Reserve of unearned premiums on all risks reinsured in unlicensed companies, $13,272.19. Carried out at 80 per cent	$ 10,616 75
Amount of losses due and recoverable from such companies	2,220 08
Amount of reinsurance premiums payable to such companies	3,609 99
Amount of cash or other securities held as security for recovery of losses, etc.	7,219 98

RISKS AND PREMIUMS.

	Amount.	Premiums.
Taken during the year, new and renewed	$ 2,947,543	$ 28,697 05
Deduct terminated	89 450	646 97
Gross in force at end of year	$ 2,858,093	$ 28,050 08
Deduct reinsured	1,559,959	14,609 18
Net in force at December 31, 1918	$ 1,298,134	$ 13,440 90

FIREMAN'S FUND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—J. B. LEVINSON.

Secretary—HERB'T P. BLANCHARD.

Principal Office—San Francisco, Cal.

Chief Agent in Canada—G. T. McMURRICH.

Head Office in Canada—Toronto.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—			
Governments—	Par value.	Market value.	
United States (3) Liberty Loan, 1928, 4¼ p.c.	$ 50,000 00	$ 50,000 00	
California (State Highway Act), 1919-1920, 4 p.c.	30,000 00	30,000 00	
California (State Highway Act), 1932, 4 p.c.	4,000 00	4,080 00	
California (State Highway Act), 1950, 4 p.c.	1,000 00	1,040 00	
California (State Highway Act), 1956, 4 p.c.	5,000 00	5,250 00	
California, San Francisco Harbour Imp't., 1985 (or by call, after 1950), 4 p.c	51,000 00	53,550 00	
Commonwealth of Massachusetts, 1941, 3 p.c.	50,000 00	44,000 00	
Total on deposit with Receiver General	$ 191,000 00	$ 187,920 00	
Carried out at market value			$ 187,920 00

Other Assets in Canada.

Cash in banks in Canada, viz.:—		
Bank of Nova Scotia, Toronto	$ 20,860 41	
Sterling Bank, Toronto	10,371 29	
Imperial Bank, Toronto	1,642 94	
Bank, of Montreal, Winnipeg	3,488 90	
Bank of Commerce, Victoria	15,682 74	
Standard Bank, Calgary	2,107 34	
National Park Bank, New York	14,682 63	
Total cash in banks		68,836 25
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 23,738 81	
Automobile (including Fire Risk)	1,146 86	
Inland Transportation	−47 02	
Total		24,838 65
Office furniture and plans		319 12
Total assets in Canada		$ 281,914 02

FIREMAN'S FUND—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($243.50 accrued prior to 1918)	42,535 09	
Net amount of automobile (including Fire Risk) claims, unadjusted	945 00	
" inland transportation	2,556 19	
Total net amount of unsettled claims		$ 46,036 28
Reserve of unearned premiums, viz.:—		
Fire	$ 123,654 81	
Automobile (including Fire Risk)	5,920 34	
Inland Transportation	1,388 27	
Total, $130,963.42; carried out at 80 per cent		104,770 74
Taxes due and accrued		2,000 00
Salaries, rent, advertising, agency and other expenses, due and accrued		2,000 00
Total liabilities in Canada		$ 154,807 02

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk).	Inland Transportation.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	243,037 76	14,633 68	6,035 50	
Less reinsurance	11,094 80			
Less return premiums	36,827 35	1,828 71	124 15	
Total deduction	47,922 15			
Net cash received	195,115 61	12,804 97	5,911 35	
Net cash received for premiums for all classes of business				$ 213,831 93
Cash received for interest on investments				5,500 81
Total income in Canada				$ 219,332 74

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Automobile (including Fire Risk).	Inland Transportation.	
	$	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	26,622 53	326 22		
Paid for claims occurring during the year	120,160 55	4,206 54	2,949 41	
Less savings and salvage	1,373 66	30 00	72 05	
Less reinsurances	133 15			
Total deduction	1,506 81			
Net payments for said claims	118,653 74	4,176 54		
Total net payments for claims	145,276 27	4,502 76	2,877 36	
Total net payments for claims for all classes of business				$ 152,656 39
Commission and brokerage: fire, $43,605.22; other, $4,507.63				48,112 85
Taxes, fire, $6,221.51; other, $294.13				6,515 64
Salaries and fees: salaries: general and special agents, $6,852.01; fees: directors, $600				7,452 01
Miscellaneous expenditure, fire, viz.: Maps and plans, $44.58; postage, telegrams, telephones and express, $922.38; printing and stationery, $132.25; underwriters' boards, associations, etc., $2,601.09; general expenses, $1,354.19				5,054 49
Total expenditure in Canada				$ 219,791 38

FIREMAN'S FUND—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (Including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	19,597,997	211,570 31	374,980	9,246 41
Taken in 1918, New and renewed	25,769,990	242,373 88	1,039,574	14,829 46
Totals	45,367,987	453,944 19	1,414,554	24,075 87
Less ceased	24,706 877	199,630 59	948,294	12,235 19
Gross in force at end of 1918	20,661,110	254,313 60	466,260	11,840 68
Less reinsured	942,281	10,813 81		
Net in force at end of 1918	19,718,829	243,499 79	466,260	11,840 68

Risks and Premiums	Class of Business.	
	Inland Transportation.	
	Amount.	Premiums.
	$ cts.	$ cts.
Gross in force at end of 1917	198,139	2,319 63
Taken in 1918, New and renewed	1,252,784	5,669 94
Totals	1,450,923	7,989 57
Less ceased	1,204,090	5,213 03
Gross and net in force at end of 1918	246,833	2,776 54

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 425,964 97
Mortgage loans on real estate, first liens	1,991,250 00
Loans on bonds, stocks, etc	197,475 00
Book value of bonds and stocks	9,908,419 77
Cash on hand, in trust companies and in banks	2,373,030 01
Agents' balances and bills receivable	3,509,844 94
Total ledger assets	$ 18,405,984 69

NON-LEDGER ASSETS.

Interest due and accrued	180,541 46
Other non-ledger assets	351,459 76
Gross non-ledger assets	$18,937,985 91
Deduct assets not admitted	998,163 33
Total admitted assets	$17,939,822 58

FIREMAN'S FUND—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	$ 2,849,039 90
Total unearned premiums	8,575,419 84
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,500 00
Federal, state and other taxes due or accrued (estimated)	675,000 00
Contingent commissions or other charges due or accrued	225,000 00
Reserve for unpaid liability losses	12,754 79
Dividends earned and declared	75,000 00
Total liabilities, excluding capital stock	$12,422,714 53
Capital stock paid up in cash	1,500,000 00
Special reserve fund	750,000 00
Guaranty surplus fund	750,000 00
Surplus over all liabilities and capital stock	2,517,108 05
Total liabilities	$17,939,822 58

INCOME.

Net cash received for premiums	$13,646,647 57
Rents	30,180 00
Interest and dividends	630,964 77
Gross profit on sale or maturity of stocks	2,099 00
Total income	$14,309,891 34

DISBURSEMENTS.

Net amount paid for claims	$ 8,230,242 82
Expenses of adjustment and settlement of claims	109,235 11
Interest or dividends to stockholders	300,000 00
Commissions or brokerage	2,325,684 98
Field supervisory expenses	374,450 31
Salaries, fees and all other charges of officers, directors, trustees and home office employees	550,423 55
Rents	54,120 15
Inspections and surveys including underwriters boards and tariff associations	123,226 07
Taxes on real estate	125,422 84
State taxes on premiums, Insurance Department licenses and fees	371,767 40
All other licenses, fees and taxes	603,926 64
Agents' balances charged off	887 81
Gross loss on sale or maturity of bonds	412 82
All other disbursements	288,663 59
Total disbursements	$13,458,463 09

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year, fire	$ 1,013,811,025 00
Premiums thereon	10,995,137 59
Amount of policies terminated during the year	768,345,790 00
Premiums thereon	8,396,347 51
Net amount in force at December 31, 1918	1,085,340,879 00
Premiums thereon	12,208,706 93

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—DANIEL H. DUNHAM.

Secretary—A. H. HASSINGER.

Principal Office—Newark, N. J.

Chief Agents in Canada—B. B. and WILSON SMITH.

Head Office in Canada—Winnipeg.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed and paid in cash	1,250,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Dominion of Canada (3) War Loan, 1937, 5 p.c	$ 20,000 00	$ 19,200 00	
City of Hamilton, 1934, 4½ p.c	20,000 00	18,800 00	
City of Toronto, 1948, 4 p.c	67,646 66	57,499 66	
Canadian Northern Railway Winnipeg Terminal (g'teed by Prov. of Manitoba), 1939, 4½ p.c	10,000 00	8,200 00	
Winnipeg General Hospital, 1st mtge. (g'teed by Prov. of Manitoba), 1944, 5 p.c	10,000 00	9,400 00	
Total on deposit with Receiver General	$ 127,646 66	$ 113,099 66	
Carried out at market value			$ 113,099 66

Other Assets in Canada.

Cash in Bank of Montreal, Winnipeg	9,723 69
Interest accrued	2,236 25
Agents' balances and premiums uncollected ($15,809.22 on business prior to Oct. 1, 1918)	16,437 75
Total assets in Canada	$ 141,497 35

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 2,226 60	
Net amount of claims, unadjusted	7,400 00	
Total net amount of unsettled claims		$ 9,626 60
Reserve of unearned premiums, $81,160.17; carried out at 80 per cent		64,928 14
Taxes due and accrued		6,606 39
Reinsurance premiums, due		67 02
Total liabilities in Canada		$ 81,228 15

INCOME IN CANADA.

Gross cash received for premiums	$ 104,617 83	
Deduct reinsurances, $2,323.91; return premiums, $15,438.63	17,762 54	
Net cash received for premiums		$ 86,855 29
Received for interest		127 90
Total income in Canada		$ 86,983 19

FIREMEN'S INSURANCE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 17,089 60	
Deduct reinsurances	— 582 53	
Net amount paid for said claims	$ 17,672 13	
Amount paid for claims occurring during the year	$ 26,081 07	
Deduct reinsurances	58 73	
Net amount paid for said claims	$ 26,022 34	
Total net amount paid for claims		$ 43,694 47
Commission or brokerage		19,076 89
Salaries, fees and all other charges of officials. Salaries: General and special agents, $3,100; travelling expenses: officials, $862.36		3,962 36
Taxes		1,791 51
Miscellaneous expenditure, viz.:—Maps and plans, $1,168.43; legal expenses, $14.10; loss and adjustment expenses, $767.08; underwriters' boards, tariff associations, etc., $1,195.56; miscellaneous agency expenses, $570.06		3,715 23
Total expenditure in Canada		$ 72,240 46

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 10,750,730	$ 150,114 17
Taken during the year, new and renewed	9,317,110	108,872 95
Total	$ 20,067,840	$ 258,987 12
Deduct terminated	7,368,547	94,183 97
Gross in force at end of year	$ 12,699,293	$ 164,803 15
Deduct reinsured	178,882	2,125 06
Net in force at December 31, 1918	$ 12,520,411	$ 162,678 09

(*For General Business Statement, see Appendix.*)

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
Chairman—DONALD M. MACKAY.
Secretary—J. MAYHEW ALLEN.
Principal Office—Perth, Scotland.
Chief Agent in Canada—THOMAS H. HALL.
Head Office in Canada—Toronto.

(Incorporated February 23, 1891. Dominion license issued July 14, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 6,250,000 00
Amount subscribed	5,765,000 00
Amount paid thereon in cash	2,015,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B.*)		$ 446,156 76

Other Assets in Canada.

Market value of debenture deposited with Imperial Bank of Canada (*For details, see Schedule C.*)		10,000 00
Market value of bonds and debs. held by the company (*For details, see Schedule D.*)		25,000 00
Cash at head office in Canada and branch		69 36
Cash in banks and trust Co.:—		
Imperial Bank of Canada, Toronto	$ 29,997 49	
Imperial Bank of Canada, Winnipeg	15,798 99	
Union Trust Co., Toronto	20,000 00	
Total cash in banks and trust Company		65,796 48
Interest accrued		7,378 88
Agents' balances and premiums uncollected, viz.:—		
Fire ($141.52 on business prior to Oct. 11918)	$ 53,594 33	
Automobile (including Fire Risk)	1,083 44	
Total		54,677 77
Office furniture and plans		6,421 79
Total assets in Canada		$ 615,501 04

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($5,282 accrued prior to 1918)	$ 28,960 66	
Net amount of accident claims, unadjusted	74 70	
Total net amount of unsettled claims		$ 29,035 36
Reserve of unearned premiums, viz.:—		
Fire	$ 279,668 92	
Automobile (including Fire Risk)	5,998 19	
Total net reserve, $285,667.11; carried out at 80 per cent thereof		228,533 69
Salaries, rent, etc., due and accrued		1,973 68
Taxes due and accrued		8,569 44
Due reinsuring companies (fire), $1,606.16; automobile (including fire risk), $1,109.72		1,715 88
Total liabilities in Canada		$ 269,828 05

General Accident Fire and Life—*Continued.*

INCOME.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk).	
	$ cts.	$ cts.	
Gross cash received	474,668 47	14,291 56	
Less reinsurance	11,793 70	1,052 23	
Less return premiums	68,971 42	2,351 73	
Total deduction	80,765 12	3,403 96	
Net cash received	393,903 35	10,887 60	
Net cash received for premiums for all classes of business			$ 404,790 95
Cash received for interest on investments			23,273 40
Transfer fees			2 50
Total income in Canada			$ 428,066 85

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for claims occurring in previous years	$ 42,794 93	
Less savings and salvage	$ 920 62	
Less reinsurances	847 16	
Total deduction	$ 1,767 78	
Net amount paid for said claims	$ 41,027 15	
Amount paid for claims occurring during the year	$ 194,283 32	
Less savings and salvage	$ 902 34	
Less reinsurances	2,219 66	
Total deduction	$ 3,122 00	
Net amount paid for said claims	$ 191,161 32	
Total net amount paid for fire claims	$232,188 47	
Net amount paid for automobile (including fire risk) claims occurring during the year	2,288 60	
Total net amount paid for claims for all classes of business		$ 234,477 07
Paid or allowed for commission or brokerage, fire, $82,386.82; other, $3,753.43		86,140 25
Paid or allowed for commission on profits, fire		3,585 30
Paid for (fire): Salaries of head office officials, $22,325.77; directors' fees, $250; auditors' fees, $500; travelling expenses, officials, $2,197.70; entertainment, $150.33		25,423 80
Taxes, fire		11,710 13
Miscellaneous expenditure, (fire) viz.: Legal expenses, $199.88; advertising, $219.87; printing and stationery, $2,942.71; postage, telegrams, telephones and express, $1,542.35; rent, $1,953.21; underwriters' board fees, $5,286.10; furniture and fixtures, $168.15; maps and plans, $1,506.64; life assurance scheme, $10.08; charges, $1,614.78		15,443 77
Total expenditure in Canada		$ 376,780 32

The General Accident—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	43,408,650	502,480 90		
Taken in 1918, New	40,319,757	397,723 64		
Renewed	6,863,951	85,640 51	1,309,112	15,916 72
Totals	90,592,358	985,845 05		
Less ceased (including renewed)	41,296,601	420,168 15	175,445	2,868 11
Gross in force at end of 1918	49,295,757	565,676 90	1,133,667	13,048 61
Less reinsured	660,256	13,364 30	81,679	1,052 23
Net in force at end of 1918	48,635,501	552,312 60	1,051,988	11,996 38

Schedule B.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	$ 85,000 00	$ 85,000 00
Prov. of Saskatchewan, 1925, 5 p.c.	21,000 00	20,790 00
British Gov't War Stock, 1929/1947, 5 p.c.	54,993 33	51,693 73
Cities—		
Cranbrook, 1919 to 1929, 5 p.c.	23,329 46	21,463 11
Edmonton, 1953, 4½ p.c.	5,353 33	4,282 67
Edmonton, 1953, 5 p.c.	15,573 34	13,704 53
Fort William, 1930, 5 p.c.	10,000 00	9,500 00
Fort William, 1931, 5 p.c.	8,000 00	7,497 60
Fort William, 1941, 5 p.c.	2,000 00	1,833 40
Hull, 1935, 5 p.c.	15,000 00	14,100 00
Medicine Hat, 1928, 5 p.c.	2,000 00	1,840 00
Medicine Hat, 1931, 5 p.c.	1,915 97	1,743 53
Medicine Hat, 1933, 5 p.c.	3,000 00	2,700 00
Moosejaw, 1920, 4½ p.c.	9,000 00	8,640 00
Nanaimo, 1960, 5 p.c.	16,000 00	13,440 00
North Vancouver, 1958, 5 p.c.	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.	1,450 00	1,218 00
Port Arthur, 1932, 5 p.c.	2,433 33	2,287 33
Port Arthur, 1942, 5 p.c.	8,760 00	8,059 20
Prince Albert, 1919 to 1935, 4½ p.c.	12,415 84	11,050 10
Prince Albert, 1919 to 1937, 5 p.c.	3,930 75	3,616 29
St. Catharines, 1930, 5 p.c.	21,000 00	20,790 00
St. Thomas, 1919 to 1920, 4 p.c.	4,337 18	4,250 44
Saskatoon, 1920, 5 p.c.	30,000 00	29,100 00
Wetaskiwin, 1920 to 1960, 5 p.c.	9,473 85	8,246 25
Towns—		
Clinton, 1937, 4½ p.c.	5,000 00	4,450 00
North Bay, 1919 to 1937, 5½ p.c.	7,550 89	7,550 89
Rosthern, 1919 to 1930, 5 p.c.	2,844 66	2,560 50
Sudbury, 1921, 5 p.c.	4,462 44	4,328 57
Swift Current, 1932, 5 p.c.	8,000 00	7,040 00
Waterloo, 1919 to 1936, 5 p.c.	3,588 23	3,516 47
Schools—		
Edmonton, 1919–1920, 5 p.c.	6,000 00	5,940 00
Portage la Prairie, 1919–1928, 5 p.c.	10,000 00	9,500 00

General Accident—*Concluded.*

Schedule B—*Concluded.*

Bonds and debs. on deposit with Receiver General, *Concluded*, viz.:—

	Par value.	Market value.
Schools—Continued.		
Saskatoon, 1919 to 1940, 5 p.c.	$ 3,666 67	$ 3,410 00
" 1919, 5 p.c	1,000 00	980 00
" 1920, 5 p.c	2,000 00	1,940 00
" 1922, 5 p.c	1,000 00	960 00
" 1924, 5 p.c	1,000 00	950 00
" 1926, 5 p.c	1,000 00	940 00
" 1928, 5 p.c	1,000 00	930 00
" 1930, 5 p.c	1,000 00	920 00
" 1932, 5 p.c	1,000 00	910 00
" 1934, 5 p.c	1,000 00	910 00
" 1936, 5 p.c	1,000 00	900 00
" 1938, 5 p.c	1,000 00	890 00
" 1940, 5 p.c	1,000 00	890 00
Strathcona, 1919-1940, 5 p.c	12,466 67	11,694 15
Miscellaneous—		
Can. Landed and Nat. Invt. Co., Ltd., 1923, 5½ p.c	15,000 00	15,000 00
Can. Perm. Mtge. Corp., 1921, 5 p.c	8,000 00	8,000 00
Total on deposit with Receiver General	$ 470,545 94	$ 446,156 76

Schedule C.

Debenture deposited with Imperial Bank of Canada, viz.:—		
Colonial Investment and Loan Co., 1919, 5 p.c	$ 10,000 00	$ 10,000 00
Total deposited with Imperial Bank	$ 10,000 00	$ 10,000 00

Schedule D.

	Par value.	Market value.
Bonds held at head office of company, viz.:—		
Dom. of Can. (5) War Loan, 1933, 5½ p.c	$ 25,000 00	$ 25,000 00
Grand Valley R.R., 1947, 5 p.c	17,000 00	.....
Total held at office	$ 42,000 00	$ 25,000 00

(*For General Business Statement, see Appendix.*)

THE GENERAL FIRE ASSURANCE COMPANY OF PARIS, FRANCE

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—BARON DE NEUFLIZE.

Manager—M. PAUL LEVASSEUR.

Principal Office—Paris, France.

Chief Agent in Canada—THOMAS F. DOBBIN.

Head Office in Canada—17 St. John Street, Montreal.

(Incorporated 1819. Dominion license issued July 20, 1912.)

CAPITAL.

Amount authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debentures on deposit with Receiver General, viz.:—			
756,367 francs French Rentes, 3 p.c	$ 145,978 77	$ 89,050 08	
Carried out at market value			$ 89,050 08

Other Assets in Canada.

Cash at head office	4,715 44
Cash in Bank of Montreal, Montreal	19,713 71
Agents' balances and premiums uncollected	11,443 39
Office furniture and plans	1,562 45
Total assets in Canada	$ 126,485 07

LIABILITIES IN CANADA.

Net amount of unsettled claims:—		
Fire, unadjusted	$ 7,118 00	
Fire resisted in suit ($1,400 of which accrued in 1917)	6,900 00	
Fire resisted, not in suit (accrued in 1917)	1,687 00	
Total net amount of unsettled claims		$ 15,705 00
Reserve of unearned premiums, $74,261.24; carried out at 80 per cent thereof		59,408 99
Reinsurance premiums due		1,444 34
Taxes due and accrued		2,238 00
Due and accrued for salaries, rent, advertising, agency and other expenses		2,180 19
Total liabilities in Canada		$ 80,976 52

INCOME IN CANADA.

Gross cash received for premiums	$ 159,221 20	
Deduct reinsurances, $15,735.82; return premiums, $24,784.71	40,520 53	
Net cash received for premiums		118,700 67
Received for interest on investments		312 69
Total income in Canada		$ 119,013 36

The General Fire of Paris, France—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 22,583 33	
Deduct reinsurances	5,544 11	
Net amount paid for said claims	$ 17,039 22	
Amount paid for claims occurring during the year	$ 44,946 04	
Deduct savings and salvage, $1,160.88; reinsurances, $3,018.63	4,179 51	
Net amount paid for said claims	$ 40,766 53	
Total net amount paid for claims		$ 57,805 75
Commission or brokerage		24,767 62
Commission on profits		255 65
Taxes		4,735 09
Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., $2,025.26; administration, $12,574.22		14,599 48
Total expenditure in Canada		$ 102,163 59

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at Dec. 31, 1917	$ 10,467,351	$ 122,372 13
Taken during the year, new and renewed	17,975,747	160,663 73
Total	$ 28,443,098	$ 283,035 86
Deduct terminated	14,525,053	118,887 73
Gross in force at end of year	$ 13,918,045	$ 164,148 13
Deduct reinsured	1,718,253	19,513 98
Net in force at December 31, 1917	$ 12,199,792	$ 144,634 15

(*For General Business Statement, see Appendix.*)

GLENS FALLS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—R. A. LITTLE.

Secretary—H. N. DICKINSON.

Head Office—Glens Falls, N.Y.

Chief Agent in Canada—W. H. GEORGE.

Head Office in Canada—24 Toronto St., Toronto.

(Organized, 1850. Dominion license issued November 28, 1913.

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)		$ 177,950 00
Other Assets in Canada.		
Cash in Bank of Montreal, Montreal		47,212 33
Deposited with Western Canada Grain Association		2,000 00
Interest accrued		2,801 25
Agents' balances and premiums uncollected, viz.:—		
Fire ($96.01 on business prior to Oct. 1, 1918)	$ 22,710 61	
Automobile, (including Fire Risk)	2,828 30	
Total		25,538 91
Total assets in Canada		$ 255,502 49

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 10,181 50	
Net amount of fire claims, resisted, in suit (accrued in 1915)	6,000 00	
Net amount of automobile (including fire risk) claims, unadjusted	4,550 00	
Net amount of automobile (excluding fire risk) claims, resisted, not in suit (accrued in 1916)	2,500 00	
Total net amount of unsettled claims		$ 23,230 50
Reserve of unearned premiums, viz.:—		
Fire	$ 123,836 78	
Automobile (including Fire Risk)	12,379 98	
Total, $136,216.76; carried out at 80 per cent		108,973 41
Taxes due and accrued		24,000 00
Total liabilities in Canada		$ 156,203 91

GLENS FALLS INSURANCE COMPANY—*Continued.*

INCOME IN CANADA.

Premiums.	Class of business.			
	Fire.	Automobile (including Fire Risk.)	Hail.	
	$ cts.	$ cts.		
Gross cash received	276,100 85	32,679 19	109,161 97	
Less reinsurance	31,023 53	.....	6,467 95	
Less return premiums	43,330 58	7,991 28	3,922 97	
Total deduction	74,354 11	.....	10,390 92	
Net cash received	201,746 74	24,687 91	98,771 05	
Net cash received for premiums for all classes of business				$ 325,205 70
Cash received for interest				10,034 01
Total income in Canada				$ 335,239 71

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Automobile (including Fire Risk).	Hail.	
	$ cts.	$ cts.		
Amount paid for claims occurring in previous years	22,920 50	1,959 10		
Less savings and salvage	1,333 41			
Net payment for said claims	21,587 09			
Paid for claims occurring during the year	88,447 85	6,164 58	31,615 73	
Less savings and salvage	1,132 53	175 00	26 48	
Less reinsurance	11,467 58			
Total deduction	12,600 11			
Net payment for said claims	75,847 74	5,989 58		
Total net payment for claims	97,434 83	7,948 68	31,589 25	
Total net payments for claims for all classes of business				$ 136,972 76
Commission and brokerage: Fire, $40,266.75; Other, $34,354.37				74,621 12
Taxes, fire				8,925 90
*Salaries, fees and travelling expenses, Salaries of officials and employees, $6,643.30; general and special, agents, $5,453.70; travelling expenses, officials, $1,114.70				13,211 70
†Miscellaneous expenditure, viz.: Advertising, $587.98, fire departments, patrol and salvage corps assessments, $10.25; inspections and surveys, $3,166.70; maps and plans, $1,195.12; postage, telegrams, telephones and express, $1,066.90; printing and stationery, $148.94; rents, $1,258.98; underwriters' boards associations, etc., $2,748.38; agency expenses, $5,599.57				15,782 82
Total expenditure in Canada				$ 249,514 30

* ($10,314.29 belongs to Fire business.)
† ($15,789.78 belongs to Fire business.)

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Glens Falls Insurance Company—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Risk and Premiums.	Class of Bussiness.					
	Fire.		Automobile (Including Fire Risk.)		Hail.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	20,702,410	252,312 30	996,982	18,224 78	.....	.....
Taken in 1918. New and Renewed	34,663,002	267,583 40	1,656,862	33,876 63	1,622,081	109,161 97
Totals	55,365,412	519,895 70	2,653,844	52,101 41	.....	.....
Less ceased	31,421,651	240,098 23	1,468,456	27,341 44	1,622,081	109,161 97
Gross in force at end of 1918.	23,943,761	279,797 47	1,185,388	24,759 97	.....	.....
Less reinsured	3,082,779	31,579 77	.....	.....	.....	.....
Net in force at end of 1918.	20,860,982	248,217 70	1,185,388	24,759 97	.....	.....

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Dom. of Canada (2) War loan, 1931, 5 p.c.	$ 40,000 00	$39,600 00
Dom. of Canada (3) War Loan, 1937, 5 p.c.	15,000 00	14,400 00
Cities—		
Fort William, 1933, 5 p.c.	10,000 00	9,400 00
Ottawa, 1945, 5 p.c.	10,000 00	10,100 00
St. Catharines, 1933, 4½ p.c.	20,000 00	18,600 00
Toronto, 1949, 4½ p.c.	25,000 00	23,250 00
Victoria, 1923, 4½ p.c.	20,000 00	19,000 00
School—		
Regina P., 1933, 5 p.c.	20,000 00	18,600 00
Miscellaneous—		
Can. Perm. Mtg. Corp., 1919, 4½ p.c.	25,000 00	25,000 00
Total on deposit with General	$ 185,000 00	$ 177,950 00

General Business Statement for the Year ending December 31, 1918.

INCOME.

Net cash received for premiums	$ 4,536,348 03
Interest and dividends	294,360 09
Rents	28,161 54
Agents' balances previously charged off	192 96
Gross profit on sale or maturity of bonds	7,600 00
Gross increase, by adjustment in book value of bonds and stocks	38,841 85
Total income	$ 4,905,504 47

DISBURSEMENTS.

Net amount paid for claims	$ 2,169,968 26
Expenses of adjustment and settlement of claims	48,593 94
Paid stockholders for interest or dividends	185,000 09
Commission or brokerage	992,686 67
Field supervisory expenses	119,674 70
Salaries, fees and all other charges of officers, directors, trustees and home office employees	198,145 97
Rents	14,889 00

GLENS FALLS INSURANCE COMPANY—*Concluded.*

Inspections and surveys including underwriters' boards and tariff associations	$ 89,689 88
Taxes on real estate	43,751 84
State taxes and premiums, Insurance department licenses and fees	132,650 66
Legal expenses	1,178 36
Agents' balances charged off	8,546 52
Gross loss on sale or maturity of bonds	145 00
Gross decrease by adjustment in book value of bonds and stocks	68,951 00
All other disbursements	132,929 09
Total disbursements	$ 4,206,800 98

LEDGER ASSETS.

Book value of real estate	$ 227,256 55
Mortgage loans on real estate, first liens	1,585,434 14
Loans secured by pledge of bonds, stocks or other collateral	200,902 00
Book value of bonds and stocks	4,136,790 32
Cash on hand, in trust companies and in banks	921,949 15
Agents' balances and bills receivable	734,550 90
Total ledger assets	$ 7,806,883 06

NON-LEDGER ASSETS.

Interest due and accrued	62,968 98
Rents due	416 14
Reinsurance due on loeses paid	38,275 78
Gross assets	$ 7,908,543 96
Deduct assets not admitted	24,390 80
Total admitted assets	$ 7,884,153 16

LIABILITIES.

Net amount of unpaid claims	$ 888,898 45
Unearned premiums	3,585,648 61
Dividends declared and unpaid to stockholders	30,000 00
Salaries, rents, expenses, bills, accounts, etc., due or accrued	10,000 00
Federal, State and other taxes due or accrued (estimated)	86,090 55
Funds held under reinsurance treaties	74,267 28
Special reserve for contingencies	40,000 00
Reserve for dividends	125,000 00
Total amount of all liabilities (except capital sotck)	$4,839,904 89
Capital actually paid up in cash	500,000 00
Surplus over all liabilities and capital	2,544,248 27
Total liabilities	$7,884,153 16

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$585,072,124 00
Premiums thereon	5,718,050 16
Amount terminated during the year	485,633,389 00
Premiums thereon	4,368,312 88
Net amount in force at December, 31, 1918	704,189,672 00
Premiums thereon	6,432,355 98

THE GLOBE INDEMNITY COMPANY OF CANADA.

(Formerly The Canadian Railway Accident Insurance Company.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—J. GARDNER THOMPSON.

Vice-President—LEWIS LANG.

General Manager and Secretary—JOHN EMO.

Principal Office—Montreal.

(Incorporated July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada." On October 5, 1911, the power of the Company was extended to include automobile, burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910, and on August 3, 1917, its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada August 27, 1895.)

CAPITAL.

Amount of capital authorized and subscribed		$ 500,000 00
Amount of capital paid thereon in cash		200,000 00

(For list of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the Company (Building in Hamilton, Ont)		$ 29,204 33
Loans secured by bond or mortgage on real estate, first liens		10,500 00
Book value of bonds and debs., *(For details, see Schedule B.)*		594,342 71
Book vaue of stock *(For details, see Schedule C.)*		338 24
Cash at head office		9,458 31
Cash in banks, viz.:—		
Royal Bank, Montreal	$ 70,022 03	
" Winnipeg	5,032 94	
" Vancouver	750 00	
" Fort William	250 00	
" Calgary	2,313 49	
" Toronto	750 00	
Molson's Bank, Montreal	1,923 98	
Total cash in banks		81,042 44
Staff Victory Loan account		1,571 53
All other ledger assets		3,272 21
Total ledger assets		$ 729,729 77
Deduct market value of bonds, debentures and stock under book value		36,801 33
		$ 692,928 44

OTHER ASSETS.

Interest accrued		6,844 28
Office furniture and equipment (less 25 p.c.)		5,869 28
Rents accrued		138 00
Railroad collection lists due		7,216 58
Gross premiums due and uncollected, viz.:—		
Fire	$ 24,033 50	
Accident, ($9,585.29 on business prior to Oct. 1, 1918)	55,775 56	
Sickness, ($6,390.20 on business prior to Oct. 1, 1918)	37,183 71	
Employers' Liability ($1,852.64 on business prior to Oct. 1, 1918)	45,445 71	
Burglary ($12.50 on business prior to Oct. 1, 1918)	822 99	
Automobile, excluding Fire Risk ($756.81 on business prior to Oct. 1, 1918)	16,392 85	
Guarantee ($79.70 on business prior to Oct. 1, 1918)	1,971 50	
Total, $181,625.82 (less $41,477.63 commission, Casualty Department)		140,148 19
Due for reinsurance losses (fire)		12 63
Total assets		$ 853,157 40

THE GLOBE INDEMNITY—*Continued.*

LIABILITIES.

Net amount of unsettled claims:—		
Fire, unadjusted	$ 8,820 92	
Accident, unadjusted	32,000 00	
Sickness, unadjusted	33,500 00	
Employers' Liability, unadjusted ($4,925 accrued prior to 1918)	53,437 00	
Automobile, (excluding Fire Risk) unadjusted ($100 accrued prior to 1918)	10,500 00	
Guarantee, unadjusted ($4,456.14 accrued in previous years)	8,000 00	
Total net amount of unsettled claims		$ 146,257 92
Present value of liability claims payable by instalments, and not yet due ($25,863 accrued prior to 1918)		26,563 00
Reserve of unearned premiums, viz.:—		
Fire	$ 89,196 43	
Accident	101,898 87	
Sickness	64,426 71	
Employers' Liability	37,156 85	
Burglary	1,593 63	
Automobile (excluding Fire Risk)	42,396 08	
Guarantee	9,059 45	
Total, $345,728.02; carried out at 80 per cent		276,582 41
Reserve on unlicensed fire reinsurance, unsecured		14,057 19
Due and accrued for rent and audit expenses		1,575 00
Taxes due and accrued		8,708 65
Reinsurance premiums:—		
Fire	$ 87 97	
Accident	127 63	
Guarantee	17 70	
Total		233 30
Reserve deposits of unlicensed reinsurers, fire, $10,611.52, other, $1,025.97		11,637 49
All other liabilities		3,322 90
Total liabilities (excluding capital stock)		$ 488,937 86
Surplus of assets over liabilities		$ 364,219 54
Capital paid in cash		200,000 00
Surplus of assets over all liabilities and paid-up capital		$ 164,219 54

INCOME.

	Fire.	Accident.	Automobile (including Fire risk).	Burglary.	Employers' Liability.	Guarantee	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received for premiums	208,969 80	285,055 75	116,025 54	3,283 17	198,823 09	30,268 12	182,083 73
Deduct reinsurance	64,360 03	8,263 21	.....	372 51	1,125 00	4,207 44	.....
" return premiums	41,282 98	57,023 39	32,682 19	422 13	21,428 24	6,698 16	36,854 60
Total deduction	105,643 01	65,286 60	.....	794 64	22,553 24	10,905 60	.....
Net cash received for premiums	103,326 79	219,769 15	83,343 35	2,488 53	176,269 85	19,362 52	145,229 13

Net cash received for premiums for all classes of business		$ 749,789 32
Cash received for interest on investments		28,887 48
Cash received for rents		−457 43
Total income		$ 778,219 37

THE GLOBE INDEMNITY—*Continued.*

EXPENDITURE.

	Fire.	Accident.	Automobile (Excluding (Fire risk).	Burglary.	Employers' Liability.	Guarantee	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	14,328 57	29,507 33	8,740 34	176 30	39,674 08	9,232 87	18,663 30
Deduct savings and salvage	2,809 29						
" reinsurance	4,661 81					4,306 86	
Total deduction	7,471 10						
Net paid for said claims	6,857 47					4,926 01	
Paid for claims occurring during the year	102,201 61	61,370 80	18,850 43	75 19	49,664 94	315 88	85,275 57
Deduct savings and salvage	226 47						
" reinsurances	61,622 58	3,135 77					1,313 54
Total deduction	61,849 05						
Net paid for said claims	40,352 56	58,235 03					83,962 03
Total net paid for said claims	47,210 03	87,742 36	27,590 77	251 49	89,339 02	5,241 89	102,625 33

Total net payments for claims for all classes of business	$ 360,000 89
Commission: fire, $20,858.68; other, $168,271.55	189,130 23
Taxes: fire, $3,296.42; other, $13,855.31	17,151 73
*Salaries, fees and travelling expenses:—Salaries: Head office, $69,991.47; fees: Directors, $1,404.44; auditors, $2,275.32; travelling expenses: agents, $9,438.76	83,109 99
†Miscellaneous expenditure, viz.—Advertising, $2,666.57; fire departments, patrol and salvage corps, commissioner, etc., $11.17; furniture and fixtures, $975.79; bond premiums, $272.34; legal expenses, $1,369.90; light, $196.58; postage, telegrams, telephones and express, $6,611.48; printing and stationery, $16,802.22; rents, $10,729.40; inspection and surveys, $590.01; underwriters' boards, associations, etc., $3,348.93; sundries, $7,020.79	50,595 18
Total expenditure	$ 699,988 02

*($12,492.04 belongs to Fire business.)
†($16,388.60 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1917	$ 636,538 03
Amount of income as above	778,219 37
Total	$ 1,414,757 40
Amount of expenditure as above	699,988 02
Balance, net ledger assets December 31, 1918 ($729,729.77, less ledger liability $14,960.39)	$ 714,769 38

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 65,100 98
Amount of commission thereon	18,371 47
Amount of losses recovered from said companies	46,483 33
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $30,522.71; carried out at 80 per cent	24,418 17
Amount of losses due and recoverable from such companies	250 54
Amount of reinsurance premiums payable to such companies	10,611 52

THE GLOBE INDEMNITY—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
		$	$ cts.
Fire—			
Gross policies in force at end of 1917	10,999	16,599,099	156,874 82
Taken during the year—new and renewed	8,023	21,154,823	219,513 97
Total	19,022	37,753,922	376,388 79
Less ceased	6,688	13,224,447	144,258 64
Gross in force at end of 1918	12,334	24,529,475	232,130 15
Deduct reinsured	.....	5,672,335	68,336 84
Net in force at end of 1918	12,334	18,857,140	163,793 31
Accident—			
Gross in force at end of 1917	24,497	39,160,800	196,446 54
Taken during the year, new and renewed	41,264	59,265,470	281,026 09
Total	65,761	98,426,270	477,472 63
Less ceased	30,138	48,277,214	272,683 04
Gross in force at end of 1918	35,623	50,149,056	204,789 59
Deduct reinsured	.....	148,220	991 85
Net in force at end of 1918	35,623	50,000,836	203,797 74
Automobile (Excluding Fire Risk.)—			
Gross in force at end of 1917	3,583	4,519,682	58,166 37
Taken during the year—new and renewed	6,428	7,296,873	118,077 85
Total	10,011	11,816,555	176,244 22
Less ceased	5,803	7,329,552	91,452 05
Gross in force at end of 1918	4,208	4,487,003	84,792 17
Deduct reinsured	.....	.....	.....
Net in force at end of 1918	4,208	4,487,003	84,792 17
Burglary—			
Gross in force at end of 1917	119	261,350	1,713 47
Taken during the year—new and renewed	331	603,176	3,719 86
Total	450	864,526	5,433 33
Less ceased	185	287,285	2,246 07
Gross in force at end of 1918	265	577,241	3,187 26
Deduct reinsured	.....	.....	.....
Net in force at end of 1918	265	577,241	3,187 26
Employers' Liability—			
Gross in force at end of 1917	447	2,280,500	69,900 60
Taken during the year—new and renewed	632	5,271,000	214,489 12
Total	1,079	7,551,500	284,389 72
Less ceased	715	4,975,500	209,627 54
Gross in force at end of 1918	364	2,576,000	74,762 18
Deduct reinsured	.....	30,000	750 00
Net in force at end of 1918	364	2,546,000	74,012 18

The Globe Indemnity—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—Concluded.

	Class of Business.				
	Guarantee.			Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.
Gross in force at end of 1917	289	3,160,314	27,342 32	21,527	129,749 95
Taken in 1918—new and renewed	365	3,793,402	22,009 68	25,634	179,397 30
Totals	654	6,953,716	49,352 00	47,161	309,147 25
Less ceased	409	3,975,914	25,907 79	25,838	180,293 82
Gross in force at end of 1918	245	2,977,802	23,444 21	21,323	128,853 43
Less reinsured	.....	235,000	783 94	.....	.....
Net in force at end of 1918	245	2,742,802	22,660 27	21,323	128,853 43

Schedule B.

Bonds and debs. owned by the Company, viz.:—

	Par value.	Book value.	Market value.
On deposit with Receiver General:—			
Governments—			
Prov. of Ontario, 1939, 4 p.c.	$ 15,000 00	$ 15,200 00	$ 13,050 00
Province of Quebec, 1934, 4 p.c	60,833 33	60,868 04	53,533 33
Cities—			
Belleville, 1940, 4 p.c.	5,000 00	5,081 81	4,200 00
Fort William, 1926, 4½ p.c	5,000 00	5,028 70	4,600 00
Lachine, 1953, 5 p.c.	11,000 00	10,048 50	10,230 00
Medicine Hat, 1928, 5 p.c.	5,000 00	5,137 51	4,600 00
Port Arthur, 1935, 5 p.c	10,000 00	10,450 63	9,300 00
Stratford, 1928, 4 p.c.	2,000 00	2,000 00	1,800 00
Stratford, 1929, 4 p.c.	1,000 00	1,000 00	890 00
Stratford, 1930, 4 p.c.	1,000 00	1,000 00	890 00
Stratford, 1931, 4 p.c.	1,000 00	1,000 00	880 00
Vancouver, 1944, 3½ p.c.	5,000 00	4,534 56	3,550 00
Town—			
Brockville, 1922, 4½ p.c.	5,000 00	5,017 14	4,800 00
Schools—			
St. Leo Westmount, 1950, 5 p.c	10,000 00	10,406 95	8,800 00
Village Cote La Visitation, 1951, 5½ p.c.	30,000 00	32,757 22	29,700 00
St. Stanislas de Montreal, 1962, 5½ p.c.	20,000 00	20,770 84	18,600 00
Winnipeg, 1933, 4 p.c.	10,000 00	10,000 00	8,700 00
Total on deposit with Receiver General	$ 196,833 33	$ 200,351 90	$ 178,123 33
Held by the Company—			
Governments—			
Dom. of Can. (5) War Loan, 1933, 5½ p.c.	50,000 00	50,000 00	50,000 00
Dom. of Can. (4) War Loan, 1937, 5½ p.c.	130,000 00	128,723 86	128,723 86
Prov. of Alberta, 1923, 4½ p.c.	25,000 00	24,333 33	24,000 00
Cities—			
Chatham, 1920-1923, 5 p.c.	12,000 00	12,015 00	11,880 00
Lachine, 1953, 5 p.c.	14,000 00	12,791 36	13,020 00
Moosejaw, 1924, 5 p.c.	500 00		
" 1926-27, 5 p.c.	1,000 00		
" 1929-30, 5 p.c.	1,000 00		
" 1932-33, 5 p.c.	1,000 00	5,143 41	4,650 00
" 1935-36, 5 p.c.	1,000 00		
" 1938, 5 p.c.	500 00		
St. Thomas, 1919, 4½ p.c.	826 46	826 46	801 67
St. Thomas, 1920, 4½ p.c.	863 65	863 65	837 74
Toronto, 1955, 4½ p.c.	5,000 00	4,569 88	4,600 00

THE GLOBE INDEMNITY—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the Company—*Concluded.*

Held by the Company—*Concluded.*

Towns—			
Bow Island, 1943, 6 p.c.	2,000 00	1,649 00	1,820 00
Bracebridge, 1926, 4½ p.c.	2,900 94		2,697 87
" 1927, 4½ p.c.	3,031 48		2,788 96
" 1928, 4½ p.c.	3,167 90	12,179 95	2,914 47
" 1929, 4½ p.c.	3,310 45		3,012 51
Brampton, 1930, 6 p.c.	524 52	524 52	555 99
" 1931, 6 p.c.	615 99	615 99	652 95
" 1932, 6 p.c.	712 93	712 93	762 83
" 1933, 6 p.c.	815 73	815 73	872 83
" 1934, 6 p.c.	924 67	924 67	989 40
*Maisonneuve, 1951, 4½ p.c.	30,173 32	30,623 58	24,742 12
Owen Sound, 1923, 4 p.c.	2,000 00	1,914 00	1,860 00
Municipalities—			
Assiniboia (R.M.), 1935, 5 p.c.	4,685 13		4,310 32
Assiniboia (R.M.), 1936, 5 p.c.	7,069 36	18,602 47	6,433 12
Assiniboia (R.M.), 1937, 5 p.c.	8,472 87		7,710 41
Schools—			
Dauphin, Man., 1929, 5 p.c.	20,292 65	20,684 34	18,669 24
Montreal (St. Edouard), 1949, 5½ p.c.	15,000 00	16,873 73	14,550 00
St. Georges, 1960, 4½ p.c.	20,000 00	19,682 95	15,600 00
Toronto, R.C., 1933, 5 p.c.	30,000 00	28,920 00	30,300 00
Total par, book and market values...	$ 595,221 38	$ 594,342 71	$ 557,879 62

SCHEDULE C.

Stock owned by the Company, viz.:—			
Dominion Permanent Loan Co., 4 p.c.	$ 338 24	$ 338 24	No value.

*On deposit with Government of Quebec.

THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—E. C. JAMESON.

Secretaries—J. H. MULVEHILL and W. L. LINDSAY.

Principal Office—New York.

Manager in Canada—J. W. BINNIE.

Head Office in Canada—Montreal.

(Formed by the consolidation on December 20, 1898, of "The Globe Fire Insurance Co.," which was incorporated in 1863, and "The Rutgers Fire Insurance Co.," which was incorporated in 1853. Dominion license issued March 6, 1914.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed and paid in cash	700,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
Dominion of Canada (2) War Loan, 1931, 5 p.c.	$ 39,500 00	$ 39,105 00	
" (3) " 1937, 5 p.c.	150,000 00	144,000 00	
" (4) " 1937, 5½ p.c.	100,000 00	100,000 00	
Prov. of Alberta, 1923, 4½ p.c.	105,000 00	100,800 00	
United Kingdom of Great Britain and Ireland gold notes, 1921, 5½ p.c.	140,000 00	131,600 00	
City—			
Vancouver, 1923, 4½ p.c.	48,180 00	45,289 20	
School—			
Lachine, 1945, 5½ p.c.	51,000 00	49,470 00	
Total on deposit with Receiver General	$ 633,680 00	$ 610,264 20	
Carried out at market value			$ 610,264 20

Other Assets in Canada.

Bond held by Company—			
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	$ 100,000 00	$ 100,000 00	
Carried out at market value			100,000 00
Cash at head office			22,387 30
Cash in bank and trust co., viz.:—			
Union Bank of Canada, Montreal		$ 32,248 95	
Royal Bank, Montreal		20,143 29	
Lawyers' Title and Trust Co., New York		5,699 84	
Total cash in bank and Trust Co.			58,092 08
Interest accrued			6,782 34
Agents' balances and premiums uncollected, viz.:—			
Fire ($2,998.89 was on business prior to Oct. 1, 1917)		$ 81,370 04	
Explosion		2,620 11	
Total			83,990 15
Office furniture and plans			7,808 42
Total assets in Canada			$ 889,324 49

THE GLOBE AND RUTGERS—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 12,016 90	
Net amount of fire claims, unadjusted	127,482 00	
Net amount of explosion claims	145 00	
Total unsettled claims		$ 139,643 90
Reserve of unearned premiums, viz.:—		
Fire	$ 393,996 49	
Explosion	33,922 82	
Total, $427,919.31; carried out at 80 per cent		342,335 45
Taxes due and accrued		76,769 76
Reinsurance premiums, due		527 21
Total liabilities in Canada		$ 559,276 32

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Explosion.
	$ cts.	$ cts.
Gross cash received	803,541 48	150,345 21
Less reinsurance	6,781 28	682 50
Less return premiums	133,189 51	52,071 10
Total deduction	139,970 79	52,753 60
Net cash received	663,570 69	97,591 61

Net cash received for premiums for all classes of business		$ 761,162 30
Cash received for interest on investments		32,329 02
Total income in Canada		$ 793,491 32

THE GLOBE AND RUTGERS—*Continued.*

EXPENDITURE IN CANADA.

Premiums.	Class of Business.	
	Fire.	Explosion.
	$ cts.	$ cts.
Amount paid for fire claims occurring in previous years	102,862 29	
Deduct savings and salvage	2,796 89	
Deduct reinsurances	586 73	
Total deduction	3,383 62	
Net amount paid for said claims	99,478 67	
Amount paid for fire claims occurring during the year	303,963 39	5,353 00
Less savings and salvage	1,076 24	
Less reinsurance	20,689 65	
Total deduction	21,765 89	
Net payment for said claims	282,197 50	
Total net payments for claims	381,676 17	5,353 00

Total net amount paid for all claims	$	387,029 17
Paid for loss expenses		6,375 01
Commission and brokerage: Fire, $115,029.61; Other, $9,356.92		124,386 53
Taxes, Fire		19,293 04
Salaries, fees and travelling expenses: Fire, Salaries, head office, $22,280.40; auditors' fees, $362.50; travelling expenses, officials, $3,187.60		25,830 50
Miscellaneous expenditure, Fire, viz.: Advertising, $397; furniture and fixtures, $711.13; maps and plans, $2,062.63; postage, telegrams, telephones and express, $2,408.93; printing and stationery, $3,398.81; rents, $1,671.58; underwriters' boards, associations, etc., $6,022.38; sundries, $5,023.55		21,696 01
Total expenditure in Canada	$	584,610 26

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	53,575,334	627,349 94	14,211,530	93,257 42
Taken in 1918, new and renewed	85,009,552	830,170 05	26,060,095	145,640 38
Totals	138,584,886	1,457,519 99	40,271,625	238,897 80
Less ceased	65,670,825	672,700 78	28,933,571	170,369 67
Gross in force at end of 1918	72,914,061	784,819 21	11,338,054	68,528 13
Less reinsured	877,541	6,735 76	140,000	682 50
Net in force at end of 1918	72,036,520	778,083 45	11,198,054	67,845 63

THE GLOBE AND RUTGERS—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 78,975 00
Mortgage loans on real estate, first liens	258,400 00
Book value of bonds and stocks	24,128,450 12
Cash on hand, in trust companies and in banks	2,497,039 66
Agents' balances	3,603,680 94
Total ledger assets	$30,566,545 72

NON-LEDGER ASSETS.

Interest accrued	217,287 32
Due on account of reinsurance losses	87,247 68
Gross assets	$30,871,080 72
Deduct assets not admitted	481,619 17
Total admitted assets	$30,389,461 55

LIABILITIES.

Net amount of unpaid claims	$ 3,910,338 00
Unearned premiums	11,501,123 24
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,000 00
Federal, state and other taxes, due or accrued (estimated)	845,000 00
Contingent commissions or other charges due or accrued	220,000 00
Due and to become due for borrowed money	2,374,000 00
Reserve for depreciation of securities	2,000,000 00
Total liabilities, except capital stock	$20,865,461 24
Capital stock paid in cash	700,000 00
Surplus over liabilities and capital stock	8,824,000 31
Total liabilities	$30,389,461 55

INCOME.

Net cash received for premiums (other than perpetual)	$20,337,901 42
Received for interest and dividends	1,088,686 73
Received for rents	6,986 00
Mercantile National Bank in Liquidation	135 00
Gross profit on sale or maturity of stocks	7,091 99
Borrowed money	1,614,000 00
Total income	$23,054,801 14

DISBURSEMENTS.

Net amount paid for claims	$ 9,339,323 01
Expenses of adjustment and settlement of claims	91,860 11
Commission or brokerage	2,969,351 67
Field supervisory expenses	28,571 12
Salaries, fees and all other charges of officers, directors, trustees and home office employees	456,241 62
Rents	27,291 17
Inspection and surveys including underwriters' board and tariff associations	120,034 16
Federal Taxes	883,203 29
State taxes on premiums, Insurance Department licenses and fees	170,492 60
Paid stockholders for interest or dividends	336,000 00
Interest on borrowed money	65,044 84
Gross loss on sale or maturity of bonds and Stocks	7,919 82
All other disbursements	96,008 41
Total disbursements	$14,591,341 82

RISKS AND PREMIUMS.

Fire risk—written or renewed during the year	$1,798,318,489 00
Premiums thereon	20,988,733 09
Terminated during the year	1,344,743,142 00
Premiums thereon	14,315,902 33
Net amount in force, December 31, 1918	1,562,090,224 00
Premiums thereon	18,430,479 44

GREAT AMERICAN INSURANCE COMPANY.

(Formerly German-American Insurance Company).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—C. G. SMITH.
Secretary—EDWIN M. CRAGIN.
Principal Office—1 Liberty St., New York.
Chief Agent in Canada—WILLIAM ROBINS.
Head Office in Canada—Toronto.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 5,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)		$ 533,288 53

Other Assets in Canada.

Cash in banks viz:—		
Dominion Bank, Toronto	$ 98,127 05	
Imperial Bank, Ottawa	17,999 69	
Total cash in banks		116,126 74
Interest accrued		9,228 30
Agents' balances and premiums uncollected, viz.:—		
Fire ($8,471.35 on business prior to Oct. 1, 1918)	$ 65,893 94	
Automobile (including Fire Risk)	2,578 20	
Tornado	412 59	
Hail	−120 53	
Total		68,764 20
Recoverable for reinsurance on paid losses		3,033 18
Total assets in Canada		$ 730,440 95

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 213 00	
Net amount of fire claims, unadjusted	54,605 00	
Net amount of automobile (including Fire Risk) claims, unadjusted	1,346 00	
Net amount of hail claims, adjusted and unpaid	645 00	
Net amount of hail claims, unadjusted	2,141 00	
Total net amount of unsettled claims		$ 58,950 00
Reserve of unearned premiums, viz:—		
Fire	$ 288,375 14	
Automobile (including Fire Risk)	5,998 68	
Sprinkler Leakage	30 00	
Tornado	1,212 22	
Total, $295,616.04, carried out at 80 per cent		236,492 83
Taxes due and accrued		7,500 00
Total liabilities in Canada		$ 302,942 83

GREAT AMERICAN—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire risk).	Hail.	Sprinkler Leakage	Tornado.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	710,014 87	12,030 51	169,560 57	13 00	1,103 66
Less reinsurance	93,002 62	.....	10,587 77	.....	.....
Less return premiums	124,850 03	1,713 46	8,357 27	.....	62 33
Total deduction	217,852 65	.....	18,945 04	.....	
Net cash received	492,162 22	10,317 05	150,615 53	13 00	1,041 33

Net cash received for premiums for all classes of business	$ 654,149 13
Cash received for interest on investments	25,545 83
Income from all other sources	1,454 85
Total income in Canada	$ 681,149 81

EXPENDITURE IN CANADA.

—	Fire.	Automobile (Including Fire Risk).	Hail.	Sprinkler Leakage.
	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	83,849 52			
Less savings and salvage	1,925 73		.....	.....
Less reinsurances	4,784 20		.....	.....
Total deduction	6,709 93		.....	.....
Net paid during the year for said claims	77,139 59		155 95	.....
Paid for claims occurring during the year	335,891 86	1,730 74	76,726 55	94 82
Less savings and salvage	854 66	.....	.....	.....
Less reinsurances	22,003 30	.....	1,602 05	.....
Total deduction	22,857 96			
Net paid during the year for said claims	313,033 90		75,124 50	
Total net paid during the year for said claims	390,173 49	1,730 74	75,280 45	94 82

Total net payments for claims for all classes of business	$ 467,279 50
Commission and brokerage, fire, $112,814.98; other, $40,750.56	153,565 54
Taxes, fire, $10,246.36; other $50	10,296 36
*Salaries, fees and travelling expenses,:—Salaries head office officials, $25,390.03; general and special agents, $5,069.15; travelling expenses, agents, $2,161.01	32,620 19
†Miscellaneous expenditure, viz.:—Advertising, $478.95; fire departments, patrol and salvage corps assessments, etc., $697.75; inspection and surveys, $1,911.87; maps and plans, $1,567.66; postage, telegrams, telephones and express, $3,027.72; printing and stationery, $1,556.24; rents $3,472.79; underwriters' boards, associations, etc., $5,184.04; duty and other miscellaneous expenses, $518.35; profit and loss, $18.75	18,434 12
Total expenditure in Canada	$ 682,195 71

*($24,465.14 belongs to fire business.)
†($16,212.96 belonhs to fire business.)

GREAT AMERICAN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including fire Risk).		Hail.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	57,805,292	558,434 22	1,250	25 00		
Taken in 1918—new and renewed	77,172,025	712,447 97	611,401	15,552 88	2,263,488	169,560 57
Totals	134,977,317	1,270,882 19	612,651	15,577 88		
Less ceased (including renewed)	67,342,007	614,530 32	332,584	3,580 52	2,263,488	169,560 57
Gross in force at end of 1918	67,635,310	656,351 87	280,067	11,997 36		
Less reinsured	8,386,570	86,204 49				
Net in force at end of 1918	59,248,740	570,147 38	280,067	11,997 36		

Risks and Premiums.	Class of Business.			
	Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	20,500	78 69	629,063	1,995 14
Take in 1918—New and renewed	.....	0 50	372,025	1,426 21
Totals	20,500	79 19	1,001,088	3,421 35
Less ceased (including renewed	10,500	19 19	423,700	1,145 52
Gross in force at end of 1918	10,000	60 00	577,388	2,275 83
Less reinsured	.....	.....	14,500	52 50
Net in force at end of 1918	10,000	60 00	562,888	2,223 33

SCHEDULE B.	Par Value.	Market Value.
Bonds and debentures on deposit with Receiver General, viz.:—		
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	$ 100,000 00	$ 98,875 00
Province of Manitoba, 1935, 4 p.c.	50,000 00	43,000 00
Cities—		
Montreal, 1954, 4½ p.c.	80,000 00	73,600 00
Toronto, 1944, 3½ p.c.	51,100 00	39,858 00
Toronto, 1920, 4 p.c.	25,306 67	24,800 53
Toronto, 1948, 4 p.c.	160,600 00	136,510 00
Toronto, 1924, 4½ p.c.	26,000 00	25,220 00
Toronto, 1940, 5 p.c.	32,000 00	28,076 80
Toronto, 1941, 5 p.c.	18,000 00	15,748 20
Town—		
Lachine, 1941, 4 p.c.	25,000 00	20,250 00
Lachine, 1944, 4½ p.c.	5,000 00	4,350 00
Miscellaneous—		
Montreal Harbour, 1924, 4 p.c.	25,000 00	23,000 00
Total on deposit with Receiver General	$ 598,006 67	$ 533,288 53

GREAT AMERICAN—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918

INCOME.

Net cash received for premiums	$17,056,594 72
Interest and dividends	1,036,583 46
Rents	222,821 81
Agents' balances previously charged off	1,979 25
Profit on sale or maturity of bonds and stocks	2,388 61
Gross increase, by adjustment, in book value of bonds	27,462 36
Premium on new capital stock	1,500,000 00
Other income	17,394 98
Total income	$19,865,225 19

DISBURSEMENTS.

Net amount paid for claims	$ 8,466,470 52
Expenses of adjustment and settlement of claims	180,383 20
Paid stockholders for interest or dividends	600,000 00
Commissions or brokerage etc	3,714,730 86
Salaries, fees and all other charges of officers, directors, trustees and home office employees	931,609 11
Rents	82,590 65
Inspections and surveys including underwriters' boards and tariff associations	304,128 60
Federal taxes	325,424 71
State taxes on premiums, Insurance Department licenses and fees	380,304 21
Gross loss on sale or maturity of bonds and stocks	187,848 55
Agents' balances charged off	319 47
All other disbursements	1,072,473 62
Total disbursements	$16,246,283 50

LEDGER ASSETS.

Book value of real estate	$ 2,682,385 69
Mortgage loans on real estate, first liens	23,150 00
Loans secured by pledge of bonds, stock, etc	4,273 00
Book value of bonds and stocks owned	26,759,530 69
Cash on hand, in trust companies and in banks	2,090,950 58
Agents' balances	2,421,712 79
Bills receivable, taken for fire risks	26,638 02
Re-insurance return premiums, due from Cologne Re-ins. Co	260,114 90
Advances to New York Trust Company, and agents	377,214 00
Total ledger assets	$34,645,969 67

NON-LEDGER ASSETS.

Interest due and accrued	230,313 75
Rents due	3,732 42
Recoverable for reinsurance on paid losses	379,450 42
Gross assets	$35,259,466 26
Deduct assets not admitted	4,543,019 21
Total admitted assets	$30,716,447 05

LIABILITIES.

Net amount of unpaid claims	$ 1,684,271 00
Unearned premiums	13,026,241 83
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	44,582 79
Federal, state, county and other taxes due or accrued (estimated)	400,000 00
Contingent commissions or other charges due or accrued	50,000 00
Premiums due or to become due	15,860 13
Rents,paid in advance $875.01; interest received in advance on Hocking Valley Ry.: notes, $250	1,125 01
Due reinsurance companies for salvage, $1,925.70; re-insurance recovered in advance on paid losses, $7,506.46	9,432 16
Total amount of all liabilities (except capital stock)	$15,231,512 92
Capital actually paid up in cash	5,000,000 00
Surplus	10,484,934 13
Total liabilites	$30,716,447 05

GREAT AMERICAN—*Concluded.*

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year	$2,438,778 985 00
Premiums thereon	24,385,629 15
Terminated during the year	2,179,136,833 00
Premiums thereon	21,082,415 08
Net in force at December 31, 1918	2,557,352 437 00
Premiums thereon	24,446,791 19

GUARDIAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
Chairman—Hon. EVELYN HUBBARD.
Gen. Manager—GEO. W. REYNOLDS.
Principal Office—London, Eng.
Chief Agent in Canada—HUGH M. LAMBERT.
Head Office in Canada—160 St. James Street, Montreal.

(Established December 17, 1821. Commenced business in Canada May 1, 1869.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 2,000,000 stg. =	$ 9,733,333 33
Amount paid thereon in cash	1,000,000 " =	4,866,666 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)		$ 1,089,519 50

Other Assets in Canada.

Value of real estate (unencumbered), Guardian building, 160 St. James St., Montreal		325,000 00
Market value of bond held by Company (*For details, see Schedule C*)		125,000 00
Cash at head office in Canada		236 98
Cash in banks, viz.:—		
Molsons Bank, Montreal, general account	$ 11,206 64	
Molsons Bank, Montreal, managers' account	1,528 73	
Dominion Bank, Montreal, general account	56,619 95	
Dominion Bank, Montreal, Guardian Bldg. account	3,157 03	
Total cash in banks		72,512 35
Agents' balances and premiums uncollected ($269.N on business prior to October 1, 1918)		151,555 78
Interest accrued		4,517 36
Total assets in Canada		$ 1,768,341 97

LIABILITIES IN CANADA.

Net amount of claims, unadjusted ($5,030 accrued in previous years)	$ 59,408 14	
Net amount of claims, resisted, in suit ($1,400 accrued in previous years)	96,400 00	
Total net amount of unsettled claims		$ 155,808 14
Reserve of unearned premiums, $903,937.35; carried out at 80 per cent		723,149 88
Taxes due and accrued		109,860 90
Total liabilities in Canada		$ 988,818 92

INCOME IN CANADA.

Gross cash received for premiums	$ 1,569,097 20	
Deduct reinsurances, $6,762.23; return premiums, $222,526.89	229,289 12	
Net cash received for premiums		$ 1,339,808 08
Received for interest on investments		25,596 48
Received for rents		988,818 92
Total income in Canada		$ 1,380,422 65

GUARDIAN—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 98,031 80	
Deduct savings and salvage	359 80	
Net amount paid for said claims	$ 97,672 00	
Amount paid for claims occurring during the year	$ 658,918 20	
Deduct savings and salvages, $2,630.75; reinsurances, $16,961.03	19,591 78	
Net amount paid for said claims	$ 639,326 42	
Total net amount paid for claims		$ 736,998 42
Commission or brokerage		250,998 03
Commission on profits, fire		3,459 22
Salaries, $54,358.14; trustees' fees, $1,600; auditors' fees, $780; travelling expenses $4,350.46		61,088 60
Taxes, fire		34,170 47
Miscellaneous expenditure, viz.: Tariff association charges, $15,990.73; advertising, $905.13; postage, telegrams, telephones, and express, $4,435.81; printing and stationery, $5,986.48; maps and plans, $3,771.10; rents, etc., $3,885; sundries, $10,305.55; legal expenses, $23.01; office furniture, $787.23		46,090 04
Total expenditure in Canada		$ 1,132,804 78

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 140,692,436	$ 1,606,261 29
Taken during the year, new and renewed	137,970,752	1,583,702 65
Total	$ 278,663,188	$ 3,189,963 94
Deduct terminated	123,417,647	1,383,354 90
Gross in force at end of year	$155,245,541	$ 1,806,609 04
Deduct reinsured	515,905	8,351 55
Net in force at December 31, 1918	$ 154,729,636	$ 1,798,257 49

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dominion of Canada (4) War Loan, 1927, 5½ p.c.	$ 8,000 00	$ 8,000 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	125,000 00	125,000 00
Province of British Columbia, 1937, 3½ p.c.	50,000 00	38,500 00
" Manitoba, 1930, 4 p.c.	8,000 00	7,040 00
" Manitoba, 1933, 4 p.c.	17,000 00	14,790 00
" Manitoba, 1935, 4 p.c.	50,000 00	43,000 00
" Quebec, inscribed stock, 1937, 3 p.c.	48,666 67	35,526 66
British Govt. War Loan, 1929/1947, 4½ p.c.	578,890 00	549,945 50
Newfoundland, 1941, 3½ p.c.	7,300 00	5,329 00
" 1947, 3½ p.c.	6,326 67	4,491 94
" 1951, 3½ p.c.	30,173 33	21,423 06
Cities—		
Montreal Permanent Stock, 7 p.c.	3,000 00	4,200 00
Montreal (St. Henri), 1950, 4 p.c.	15,000 00	12,300 00
Montreal (St. Henri), 1920, 4½ p.c.	6,000 00	5,880 00
Vancouver, 1939, 3½ p.c.	17,000 00	12,410 00
Vancouver, 1944, 3½ p.c.	8,000 00	5,680 00
Town—		
Maisonneuve, 1946, 5 p.c.	7,000 00	6,300 00
Schools—		
Hochelaga, Que., R.C., 1938, 4¾ p.c.	30,000 00	27,300 00
Maisonneuve, Que., P., 1937, 5 p.c.	10,000 00	9,000 00
Montreal, R.C., 1926, 4 p.c.	15,000 00	13,800 00
Ottawa, R.C., 1939, 4½ p.c.	55,000 00	49,500 00
Sherbrooke, Que., R.C., 1942, 5 p.c.	25,000 00	23,250 00
Railway—		
C.N.R. 1st mtge., Ont. Div. (guaranteed by Prov. of Man.) 1930, 4 p.c.	48,666 67	41,853 34
Miscellaneous—		
Can. Perm. Mtge. Corp., 1921, 4¾ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 1,194,023 24	$1,089,519.50

SCHEDULE C.

Held by the Company, viz.:—

Dom. of Canada Victory Loan, 1937, 5½ p.c.	$ 125,000 00	$ 125,000 00
Total par and market values	$ 125,000 00	$ 125,000 00

(For General Business Statement, see Appendix.)

THE GUARDIAN INSURANCE COMPANY OF CANADA.

(Formerly the Guardian Accident and Guarantee Company.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—K. W. BLACKWELL.

Vice-President—D. FORBES ANGUS.

Managing Director—H. M. LAMBERT.

Secretary—JOHN GOOD.

Principal Office—160 St. James Street, Montreal.

(Incorporated by an Act of the Parliament of Canada, 1-2 George V, chap. 86, assented to April 4, 1911. On Nov. 17, 1917 to power of the company was extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917 and on March 8, 1918 the power of the company was further extended to include fire insurance under the provisions of the said section. Dominion license issued November 17, 1911.).

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 1,000,000 00
Amount paid in cash	375,000 00

(For list of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule B.)*		$ 507,338 72
Cash at head office		1,774 33
Cash in Bank of Nova Scotia		25,264 34
Due by Guardian Assce. Co. (net)		7,740 21
Total ledger assets		$ 542,117 60
Deduct market value of bonds and debentures under book value		41,784 69
		500,332 91

OTHER ASSETS.

Interest accrued		5,541 71
Due by Guardian Assurance Company under guarantee		4,845 39
Agents' balances and premiums uncollected—		
Fire	139,582 94	
Accident ($130.90 on business prior to Oct. 1, 1918)	7,682 67	
Automobile, (excluding Fire Risk ($819.25 on business prior to Oct. 1 1918)	10,723 77	
Burglary ($138.77 on business prior to Oct. 1, 1918)	4,141 59	
Employers' Liability ($648.61 on business prior to Oct. 1, 1918)	18,079 46	
Guarantee ($141.25 on business prior to Oct. 1, 1918)	1,786 70	
Plate Glass ($217.56 on business prior to Oct. 1, 1918)	3,359 65	
Sickness ($114.60 on business prior to Oct. 1, 1918)	9,091 43	
Total, $194,448.21 less commission, $29,622.08		164,826 13
Total assets		$ 675,546 14

THE GUARDIAN INSURANCE—*Continued.*

LIABILITIES.

(1) Liabilities in Canada.

Amount of unsettled claims:—		
Accident, unadjusted	$ 1,970 03	
Automobile, (excluding fire risk) unadjusted	15,615 32	
Automobile, (excluding fire risk) resisted, in suit	3,000 00	
Burglary, adjusted and unpaid	1,460 00	
Burglary, unadjusted	1,733 00	
Employers' Liability, unadjusted ($3,534 accrued prior to 1918)	21,417 21	
Employers' Liability, resisted, in suit	1,700 00	
Guarantee, unadjusted ($3,700 accrued prior to 1918)	4,845 00	
Plate glass, unadjusted	551 50	
Sickness, adjusted and unpaid	4,365 50	
Sickness, unadjusted	2,728 21	
Total net amount of unsettled claims		$ 59,385 77
Reserve of unearned premiums:—		
Accident	$ 12,831 06	
Automobile (excluding Fire Risk)	40,643 32	
Burglary	4,345 25	
Employers' Liability	10,614 76	
Guarantee	6,113 31	
Plate Glass	8,455 28	
Sickness	8,526 49	
Total, $91,529.47; carried out at 80 per cent		73,223 58
Taxes due and accrued		3,058 73
Due and accrued for salaries, rent, etc		748 11
Reinsurance premiums:—		
Accident	$ 345 94	
Automobile (excluding Fire Risk)	142 30	
Burglary	1,304 05	
Employers' Liability	339 38	
Sickness	184 71	
Total		2,316 38
Total liabilities in Canada (not including capital stock)		$ 138,732 57

(2) Liabilities in other Countries.

Amount of fire claims unadjusted	$ 47,060 00
Reserve of unearned premiums fire, $122,166.45 carried out at 80 per cent thereof	97,733 16
Total liabilities in other countries	$ 144,793 16
Total liabilities (except capital stock) in all countries	$ 283,525 73
Excess of assets over liabilities	$ 392,020 41
Capital stock paid in cash	375,000 00
Surplus of assets over all liabilities and paid-up capital	$ 17,020 41

The Guardian Insurance—*Continued.*

INCOME.

Premiums.	Class of Business.							
	Fire. Outside Canada.	Accident In Canada.	Automobile excluding Fire Risk In Canada.	Burglary In Canada.	Employers' Liability In Canada.	Guarantee In Canada.	Plate Glass In Canada.	Sickness In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received.	88,495 51	27,815 99	102,638 90	10,673 77	99,600 56	19,057 71	17,025 50	16,692 98
Less reinsurance.....	.....	1,608 44	173 84	1,335 29	14,178 64	3,205 62	53 47	725 60
Less return premiums.....	.....	4,219 99	27,439 96	1,180 27	21,090 50	2,765 82	3,355 18	2,408 74
Total deduction.....	.....	5,828 43	27,613 80	2,515 56	35,269 14	5,971 41	3,408 65	3,134 34
Net cash received...	88,495 51	21,987 56	75,025 10	8,158 21	64,331 42	13,086 27	13,616 85	9,558 64

Net cash received for premiums for the above classes of business	$ 294,259 56
Cash received for interest on investments	22,267 61
Received from Guardian Assurance Company under guarantee agreement	3,154 85
Profit on sale of securities	611 98
Total income	$ 320,294 00

EXPENDITURE.

Claims.	Class of Business.							
	Fire Outside Canada.	Accident.	Sickness. In Canada.	Automobile (excluding Fire Risk) In Canada.	Burglary. In Canada.	Employers' Liability. In Canada.	Guarantee. In Canada.	Plate Glass. In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims in previous years.....						13,509 77	714 09	
Less savings and salvage....							329 66	
Less reinsurances.....						2,420 69		
Net payment for said claims		1,556 62	112 48	6,320 90	432 70	11,089 08	384 43	2,407 29
Paid for claims occurring during the year.....	24,562 64	5,473 07	6,954 79	35,262 19	2,789 09	17,928 73	1,493 53	5,862 25
Less savings and salvage.....				2,484 83			457 41	30 00
Less reinsurances.....		102 50	459 73		22 75	2,565 57		
Net payment for said claims		5,370 57	6,495 06	32,777 36	2,766 34	15,363 16	1,036 12	5,832 25
Total net payment for claims	24,562 64	6,927 19	6,607 54	39,098 26	3,199 04	26,452 24	1,420 55	8,239 54

Total net payments for claims for all classes of business	$ 116,507 00
Commission and brokerage, fire, $29,240.39; other, $47,795.56	77,035 95
Taxes	5,395 37
Salaries, fees and travelling expenses:—Salaries of officials, $16,604.14; fees:—directors, $3,750; auditors, $250; travelling expenses, $3,523.21	24,127 35
Miscellaneous expenditure, viz.:—Advertising, $322.93; elevator inspection, $275.50; furniture and fixtures, $240.60; legal expenses, $26; claim adjusting expenses, $1,215; sundries, $1.69; payroll audit, $294.10; postage, telegrams, telephones and express, $1,813.55; printing and stationery, $3,850.57; rents, $2,003.50; underwriters' boards, tariff associations, etc., $594.36; house and office, $734.22; bank charges, $115.17; expenses in connection with extension of charter, $2,271.15	14,258 40
Total expenditure	$ 237,324 07

The Guardian Insurance—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917	$ 459,147 67
Amount of income as above	320,294 00
Total	$ 779,441 67
Amount of expenditure and ledger assets as above	237,324 07
Balance net ledger assets, at December 31, 1918	$ 542,117 60

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business..					
	Accident. In Canada.		Automobile (excluding Fire Risk.) In Canada.	Burglary. In Canada.		Employers' Liability. In Canada.
	Amount.	Premiums.	Premiums.	Amount.	Premiums.	Premiums.
	$	$ cts.	$ cts.	$	$ cts.	$ cts.
Gross in force at end of 1917	2,948,116	14,931 23	39,651 70	2,403,314	11,044 64	35,724,20
Taken in 1918, new and renewed	5,440,920	31,427 74	109,084 65	1,374,616	11,642 44	90,235 42
Totals	8,389,036	46,358 97	148,736 35	3,777,930	22,687 08	125,959 62
Less ceased	3,596,449	19,151 22	67,091 66	2,515,370	12,078 79	99,084 64
Gross in force at end of 1918	4,792,587	27,207 75	81,644 69	1,262,560	10,608 29	26,874 98
Less reinsured	314,000	1,545 63	358 05	203,386	2,154 68	6,805 17
Net in force at end of 1918	4,478,587	25,662 12	81,286 64	1,059,174	8,453 61	20,069 81

Risks and Premiums.	Class of Business.			
	Guarantee. In Canada.		Plate In Canada.	Sickness. In Canada.
	Amount.	Premiums.	Premiums.	Premiums.
	$	$ cts.	$ cts.	$ cts.
Gross in force at end of 1917	2,482,284	10,313 69	13,812 53	6,908 49
Taken in 1918, new and renewed	4,648,231	17,564 70	17,535 87	20,214 13
Totals	7,130,515	27,878 39	31,348 40	27,122 62
Less ceased	3,295,148	13,079 51	14,962 72	9,317 23
Gross in force at end of 1918	3,835,367	14,798 88	16,385 68	17,805 39
Less reinsured	818,140	2,572 26	37 97	752 41
Net in force at end of 1918	3,017,227	12,226 62	16,347 71	17,052 98

THE GUARDIAN INSURANCE—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Cities—			
Brandon, 1952, 4½ p.c.	$ 5,000 00	$ 4,569 50	$ 4,200 00
Calgary, 1921, 4 p.c.	5,000 00	4,775 00	4,650 00
Calgary, 1933, 4½ p.c.	5,000 00	4,650 00	4,350 00
Fort William, 1931, 4½ p.c.	19,953 33	19,953 33	17,958 00
Lachine, 1951, 4½ p.c.	25,000 00	25,467 50	21,250 00
London, 1939, 4 p.c.	7,000 00	6,855 80	6,020 00
London, 1940, 4 p.c.	3,000 00	2,937 00	2,580 00
New Westminster, 1958, 5 p.c.	15,000 00	16,074 00	12,750 00
Port Arthur, 1931, 4½ p.c.	4,866 67	4,324 03	4,331 33
Toronto, 1936, 4 p.c.	9,733 33	9,299 22	8,565 22
Victoria, 1961, 4 p.c.	24,333 33	23,693 36	18,250 00
Westmount, 1955, 4½ p.c.	10,000 00	9,291 00	9,100 00
Winnipeg, 1919, 4 p.c.	4,000 00	3,936 40	3,880 00
Town—			
Maisonneuve, 1951, 4½ p.c.	29,200 00	29,886 20	23,944 00
Schools—			
Maisonneuve, 1951, 4½ p.c.	25,000 00	25,000 00	20,000 00
Montreal Protestant, 1939, 4 p.c.	15,000 00	14,700 00	12,750 00
St. Gregoire le Thaumaturge, R.C., 1951, 5 p.c.	30,000 00	32,772 00	26,400 00
Total on deposit with Receiver General..	$ 237,086 66	$ 238,184 34	$ 200,978 55

Held by the Company.

Dominion of Canada (4) War Loan, 1937, 5½ p.c.	208,000 00	206,669 43	206,669 43
Dominion of Canada bonds, 1921, 5 p.c. ..	15,000 00	14,476 05	14,476 05
Cities—			
Welland, 1943, 5 p.c.	5,000 00	4,812 00	4,800 00
Winnipeg, 1919, 4 p.c.	1,000 00	984 10	970 00
Schools—			
Dorval, 1932, 5 p.c.	7,000 00	7,224 00	6,370 00
Hochelaga, 1950, 4½ p.c.	17,000 00	17,170 00	14,450 00
Longue Pointe, 1952, 5 p.c.	3,000 00	3,133 80	2,640 00
St. Jean de la Croix, 1951, 5 p.c.	5,000 00	4,835 00	4,400 00
Westmount, 1931, 5 p.c.	8,000 00	7,880 00	7,840 00
Westmount, 1933, 5 p.c.	2,000 00	1,970 00	1,960 00
Total par, book and market values.....	$ 508,086 66	$ 507,338 72	$ 465,554 03

HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—R. M. BISSELL.
Secretary—FREDERICK SAMSON.
Principal Office—Hartford, Conn.
Chief Agent in Canada—P. A. MCCALLUM.
Head Office in Canada—Toronto.

(Incorporated May, 1810. Commenced business in Canada November, 1836).

CAPITAL.

Amount of joint stock capital authorized	$10,000,000 00
Amount subscribed and paid in cash	2,000,000 00

ASSETS IN CANADA.

(Held solely for the protection of Canadian Policyholders.)

Market value of bonds, debentures and stock on deposit with Receiver General. (*For details, see Schedule B*)		$ 1,266,543 41
Other Assets in Canada.		
Cash in banks, viz.:—		
Imperial Bank of Canada, Toronto	$ 161,399 63	
" " " Winnipeg	10,970 65	
Royal Bank of Canada, Toronto	42,435 88	
Bank of Montreal, Vancouver	10,586 15	
Total cash in banks		225,392 31
Interest accrued		17,373 55
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 102,052 30	
Automobile (including Fire Risk)	3,047 65	
Explosion	8,478 45	
Hail	— 0 42	
Inland Transportation	4,072 02	
Sprinkler Leakage	2,114 64	
Tornado	292 69	
Total		120,057 33
Total assets in Canada		$ 1,629,366 60

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 121,931 17	
Net amount of automobile (including fire risk) claims, unadjusted	118 67	
Net amount of inland transportation claims, unadjusted	2,252 56	
Net amount of tornado claims, unadjusted	49 60	
Total net amount of unsettled claims		$ 124,352 00
Reserve of unearned premiums, viz.:—		
Fire	$ 759,056 10	
Automobile (including Fire Risk)	13,269 58	
Explosion	4,532 76	
Inland Transportation	67 68	
Sprinkler Leakage	18,775 67	
Tornado	12,243 22	
Total, $807,945.01; carried out at 80 per cent		646,356 00
Taxes due and accrued		169,063 93
Total liabilities in Canada		$ 939,771 93

HARTFORD FIRE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Automobile (including Fire Risk).	Explosion.	Hail.	Sprinkler Leakage.	Tornado.	Inland Transportation.
	$ cts.	$ cts.	$ ct.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	1,375,080 40	42,097 93	17,183 70	514,403 73	18,058 28	10,359 68	56,511 37
Less reinsurance	89,380 68	.....	4,537 19	7,467 95	1,230 12	.....	.....
" return premiums	154,293 20	7,308 25	5,375 83	8,415 07	3,717 39	722 37	539 29
Total deduction	243,673 88		9,913 02	15,883 02	4,947 51	.....	.....
Net cash received	1,131,406 52	34,789 68	7,270 68	498,520 71	13,110 77	9,637 31	55,972 08

Net cash received for premiums for all classes of business	$ 1,750,707 75
Cash received for interest on investments	58,667 23
Total income in Canada	$ 1,809,374 98

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler Leakage.	Tornado.	Inland Transportation.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Paid for claims occuring in previous years	102,089 26					
Less reinsurance	11,663 78					
Net payment for said claims	90,425 48	1,649 06	.....	470 00	31,945 19	
Paid for claims occurring during the year	548,176 77	4,515 85	155,980 07	13,617 96	35,095 11	57,720 07
Less savings and salvage	5,912 15	.....	.....	.....	.....	7,323 81
Less reinsurances	30,763 64	.....	2,527 55	3,393 00		
Total deduction	36,675 79	.....	.....	.....	.....	.....
Net payment for said claims	511,500 98	.....	.....	10,224 96	.....	.....
Total net payment for claims	601,926 46	6,164 91	153,452 52	10,694 96	67,040 30	50,396 26

Total net payments for claims for all classes of business	$ 889,675 41
Commission and brokerage: Fire, $195,566.48; other, $145,908.37	341,474 85
Commission on profits: Fire, $2,607.87; Other, $10,637.52	13,245 39
Taxes: Fire, $50,547.95; Other, $4,441.13	54,989 08
*Salaries of head office employees, $45,386.32; do. of general and special agents, $14,121.39; travelling expenses, officials and agents, $9,313.18	68,820 89
Miscellaneous expenditure, viz.: Advertising, $337.65; furniture and fixtures, $362.25; losses on agency accounts, $1,073.73; maps and plans, $2,437.57; postage, telegrams, telephones and express, $6,522.33; printing and stationery, $4,451.52; rents, $5,936.00; underwriters' boards, associations, etc., $13,752.74; loss adjustment expenses, $22,223.07; commercial ratings, $183.80	57,280 66
Total expenditure in Canada	$ 1,425,486 28

* ($101,453.21 belongs to Fire business.)

HARTFORD FIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk).		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	141,153,377	1,531,539 65	1,494,157	21,261 92	891,667	5,500 15
Taken in 1918, new and renewed	131,038,582	1,331,372 95	4,547,132	42,974 81	3,042,827	22,123 85
Totals	272,191,959	2,862,912 60	6,041,289	64,236 73	3,934,494	27,624 00
Less ceased	118,371,423	1,258,979 57	3,698,687	37,697 57	2,249,613	14,679 39
Gross in force at end of 1918	153,820,536	1,603,933 03	2,342,602	26,539 16	1,684,881	12,944 61
Less reinsured	14,089,615	77,462 45			500,000	3,879 09
Net in force at end of 1918	139,730,921	1,526,470 58	2,342,602	26,539 16	1,184,881	9,065 52

Risks and Premiums.	Class of Business.							
	Hail.		Inland Transportation.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums
	$	$ cts.	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917			4,650	82 25	5,431,250	39,369 46	3,357,495	14,669 83
Taken in 1918, new and renewed	7,765,631	514,401 63	110,325	55,020 29	3,406,150	19,927 90	2,542,660	10,448 99
Totals			114,975	55,102 54	8,837,400	59,297 36	5,900,155	25,118 82
Less ceased	7,765,631	514,401 63	102,125	54,967 19	3,609,400	19,605 45	952,330	4,989 51
Gross in force at end of 1918			12,850	135 35	5,228,000	39,691 91	4,947,825	20,129 31
Less reinsured					401,165	3,348 99		
Net in force at end of 1918			12,850	135 35	4,826,835	36,342 92	4,947,825	20,129 31

HARTFORD FIRE—*Concluded.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada (4) War Loan, 1927, 5½ p.c.	$ 225,000 00	$ 225,000 00
Dom. of Canada bonds, 1926, 5 p.c.	30,000 00	29,700 00
Dom. of Canada bonds, 1931, 5 p.c.	30,000 00	29,700 00
Province of Alberta, 1924, 4½ p.c.	35,000 00	33,250 00
Province of Ontario, 1919 to 1925, 4½ p.c.	50,000 00	48,500 00
Cities—		
Hamilton 1927, 4 p.c.	50,000 00	46,000 00
" 1930, 4½ p.c.	10,000 00	9,500 00
" 1931, 4½ p.c.	10,000 00	9,500 00
" 1934, 4½ p. c.	50,000 00	47,000 00
London, 1924, 3½ p.c.	59,000 00	53,100 00
Montreal Stock, 4 p.c.	62,500 00	49,375 00
Toronto, 1929, 3½ p.c.	68,133 34	59,276 01
" 1930, 3½ p.c.	39,906 67	34,319 74
" 1944, 3½ p.c.	126,533 33	98,696 00
" 1945, 3½ p.c.	73,000 00	56,940 00
" 1955, 4½ p.c.	13,000 00	11,960 00
Vancouver, 1923, 4½ p.c.	50,000 00	47,000 00
Victoria, 1923, 4 p.c.	26,000 00	23,920 00
Westmount, 1955, 4½ p.c.	25,000 00	22,750 00
Windsor, 1919–1920, 5 p.c.	10,000 00	10,000 00
Winnipeg, 1941, 3½ p.c.	50,000 00	38,500 00
Towns—		
Maisonneuve, 1954, 5 p.c.	24,333 33	21,656 66
Verdun, 1954, 5 p.c.	30,000 00	28,200 00
School—		
Winnipeg, 1941, 4 p.c.	50,000 00	41,500 00
Railway—		
C.N.R. Winnipeg Term. (g'teed by Prov. of Man.), 1939, 4½ p.c.	150,000 00	123,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1923, 4¾ p.c.	25,000 00	25,000 00
200 shares Bank of Montreal stock	20,000 00	43,200 00
Total on deposit with Receiver General	$1,392,406 67	$1,266,543 41

(*For General Business Statement, see Appendix.*)

THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—ELBRIDGE G. SNOW.

Secretaries—HENRY J. FERRIS AND WILFRED KURTH.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS.

Head Office in Canada—Montreal.

(Incorporated, 1853. Commenced business in Canada January 1, 1902.)

CAPITAL.

Amount of capital authorized, subscribed, and paid in cash	$ 6,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B.*)		$ 1,663,069 97

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal		450,346 23
Agents' balances and premiums uncollected, viz:—		
Fire ($14,341 on business prior to Oct. 1, 1918)	$ 173,450 56	
Automobile, including Fire Risk ($554.49 on business prior to Oct. 1, 1918)	5,809 79	
Sprinkler Leakage ($151.31 on business prior to Oct. 1, 1918)	1,659 83	
Tornado	900 68	
Explosion ($3,440.93 on business prior to Oct. 1, 1918)	4,061 96	
Total		185,882 82
Total assets in Canada		$ 2,299,299 02

LIABILITIES IN CANADA..

Net amount of fire claims, unadjusted ($56,525 accrued in previous years)	$ 196,290 00	
Net amount of fire claims, resisted in suit	1,000 00	
Net amount of automobile (including fire risk) claims, unadjusted ($128 accrued in previous years)	4,725 00	
Net amount of hail claims, unadjusted	522 00	
Net amount of hail claims, resisted in suit (accrued in previous years)	5,000 00	
Net amount of sprinkler leakage claims, unadjusted	50 00	
Net amount of tornado claims, unadjusted ($6 accrued in previous years)	981 00	
Total net amount of unsettled claims		$ 208,568 00
Reserve of unearned premiums, viz:—		
Fire	$ 871,104 28	
Automobile (including Fire Risk)	22,025 58	
Sprinkler Leakage	7,753 02	
Tornado	23,192 66	
Explosion	3,753 03	
Total, $927,828.57; carried out at 80 per cent		742,262 86
Taxes due and accrued (estimated)		175,000 00
Total liabilities in Canada		$ 1,125,830 86

THE HOME—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler Leakage.	Tornado.	Explosion.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	1,453,315 05	75,008 31	755,113 50	6,067 03	18,040 62	11,226 78
Less reinsurance	28,487 04		17,142 36			
Less return premiums	217,035 14	13,902 98	10,222 26	575 24	900 92	1,103 61
Total deduction	245,522 18		27,364 62			
Net cash received	1,207,792 87	61,105 33	727,748 88	5,491 79	17,139 70	10,123 17

Net cash received for premiums for all classes of business	$ 2,029 401 74
Cash received for interest on investments	87,999 96
Total income in Canada	$ 2,117,401 70

THE HOME—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler Leakage.	Tornado.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	136,215 39				
Less savings and salvage	7,344 48				
Less reinsurances	2,388 11				
Total deduction	9,732 59				
Net payment for said claims	126,482 80	2,943 28	6,291 79	3,607 04	255 45
Paid for claims occurring during the year	492,597 44	19,429 36	202,904 70	1,988 14	15,903 23
Less savings and salvage	647 44				
Less reinsurance	2,869 78				
Total deduction	3,517 22				
Net payment for said claims	489,080 22				
Total net payment for claims	615,563 02	22,372 64	209,196 49	5,595 18	6,158 68

Total net payments for claims for all classes of business	$	868,886 01
Commission and brokerage, Fire, $272,516.14; Other, $148,478.24		420,994 38
Commission on profits, Fire		7,207 45
Taxes: Fire, $27,664.58; Other, $15,704.67		43,369 25
*Salaries, fees and travelling expenses—Salaries of head office officials and general and special agents, $51,188.41; travelling expenses, officials and agents, $17,947.15		69,135 56
†Miscellaneous expenditure: viz: Advertising, $848.96; fire departments, patrol, and salvage corps assessments, etc., $8,004.61; furniture and fixtures, $663.40; legal expenses, $160; maps and plans, $2,807.01; postage, telegrams, telephones and express, $18,199.72; printing and stationery, $19,723.30; rents, $9,405.15; underwriters' boards, associations, etc., $12,928.92		72,741 07
Total expenditure in Canada	$	1,482,333 72

* ($51,317.32 belongs to Fire business.)
† ($60,002.94 belongs to Fire business.)

THE HOME—*Continued.*

SUMMARY OF RISKS AND PREMIUMS. IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Automobile (including Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	44,633	128,735,139	1,552,051 15	1,547	1,757,656	31,550 19
Taken in 1918, new and renewed	34,881	137,747,232	1,496,906 03	4,841	5,328,773	77,676 85
Totals	79,514	266,482,371	3,048,957 18	6,388	7,086,429	109,227 04
Less ceased	30,945	129,650,282	1,319,703 42	4,153	4,757,445	65,175 88
Gross in force at end of 1918	48,569	136,832,089	1,729,253 76	2,235	2,328,984	44,051 16
Less reinsured	190	3,050,727	22,290 57			
Net in force at end of 1918	48,379	133,781,362	1,706,963 19	2,235	2,328,984	44,051 16

Risks and Premiums.	Class of Business.					
	Hail			Explosion.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
	7,607	10,451,872	754,478 87	66	2,812,537	15,288 74
Taken in 1918, new and renewed	7,607	10,451,872	754,478 87	29	1,350,014	7,782 68
Less ceased				37	1,462,523	7,506 06

Risks and Premiums.	Class of Business.					
	Sprinkler Leakage.			Tornado.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	185	2,035,100	11,916 71	4,507	11,590,098	43,111 47
Taken in 1918, new and renewed	130	1,398,250	6,926 03	1,906	3,569,264	18,472 69
Totals	315	3,433,350	18,842,74	6,413	15,159,362	61,584 16
Less ceased	99	1,168,800	3,927 72	621	4,780,359	12,959 73
Gross in force at end of 1918	216	2,264,550	14,915 02	5,792	10,379,003	48,624 43
Net in force at end of 1918	216	2,264,550	14,915 02	5,792	10,379,003	48,624 43

THE HOME—*Concluded.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Governments—		
Dominion of Canada (1) War Loan, 1925, 5 p.c.	$ 50,000,00	$ 49,500 00
Dominion of Canada bonds, 1926, 5 p.c.	100,000 00	99,000 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	500,000 00	500,000 00
Province of Alberta, 1924, 4½ p.c.	200,000 00	190,000 00
Province of Ontario, 1941, 4 p.c.	35,000 00	30,450 00
Cities—		
Montreal, 1956, 5 p.c.	80,000 00	80,000 00
Toronto, 1944, 4 p.c.	243,333 33	209,266 64
Toronto, 1948, 4 p.c.	107,066 67	91,006 67
Victoria, 1923, 4½ p.c.	50,000 00	47,500 00
Town—		
Maisonneuve, 1950, 4½ p.c.	146,000 00	119,720 00
Maisonneuve, 1953, 5 p.c.	97,333 33	86,626 66
School—		
Edmonton, 1953, 5 p.c.	50,000 00	44,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1924, 4¾ p.c.	25,000 00	25,000 00
Toronto Harbour Commissioners (g'td by City of Toronto) 1953, 4½ p.c.	100,000 00	91,000 00
Total on deposit with Receiver General	$1,783,733 33	$1,663,069 97

(*For General Business Statement, see Appendix.*)

THE HUDSON BAY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—WILLIAM MACKAY.

Vice-President—F. W. WALKER.

Managing Director—J. H. LABELLE.

Secretary—F. J. WALKER.

Principal Office—Montreal.

(Incorporated by chapter 50 of the Statutes 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 110; amended in 1913, by 3-4 George V, chap. 130. Dominion license issued December 6, 1910.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed	872,400 00
Amount paid thereon in cash	230,850 00
Premiums paid on capital stock	45,970 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the company. (*For details, see Schedule A*)		$ 73,158 65
Amount secured by way of loans on real estate, by bond or mortgage, first liens		56,242 41
Book value of bonds and debs. on deposit with Receiver General. (*For details, see Schedule B*)		97,628 40
Cash at head office		4,241 82
Cash in banks, viz.:—		
Royal Bank of Canada Montreal	$ 44,765 08	
" " Winnipeg	4,361 19	
" " Toronto	6,990 51	
" " Vanvoucer	6,198 01	
" " Calgary	1,518 40	
" " Halifax	1,506 41	
Total cash in banks		65,339 60
Total ledger assets		$ 296,610 88
Deduct market value of bonds and debentures, under book value		4,607 77
		$ 292,003 11

OTHER ASSETS.

Interest due, $5,113.64; accrued, $2,491.38	7,605 02
Agents' balances and premiums uncollected ($3,496.64 on business prior to Oct. 1, 1918)	34,768 81
Due for reinsurance losses in unlicensed companies (unsecured)	169 64
Gross assets	$ 334,546 58
Deduct assets not admitted	9,419 64
Net assets	$ 325,126 94

The Hudson Bay—*Continued.*

LIABILITIES.

Net amount of unsettled claims:—		
Fire, unadjusted	$ 8,160 00	
" resisted, in suit	1,000 00	
Total net amount of unsettled fire claims ($1,400 accrued prior to 1918)		$ 9,160 00
Reserve of unearned premiums, fire, $129,749.85; carried out at 80 per cent		103,799 88
Reserve on unlicensed reinsurance, unsecured		49,076 02
Investment reserve		2,824 70
Taxes due and accrued		4,190 00
Reinsurance premiums due		742 75
Dividends declared and due, remaining unpaid		8 30
All other liabilities		1,977 26
Total liabilities		$ 171,778 91
Surplus of assets over liabilities		$ 153,348 03
Capital stock paid in cash		230,850 00

INCOME.

Fire Risks.		
Gross cash received for premiums	$ 316,763 57	
Deduct reinsurances, $81,934.14; return premiums, $59,797.88	141,732 02	
Net cash received for fire premiums		$ 175,031 55
Received for interest on investments		7,807 65
Total		$ 182,839 20

EXPENDITURE.

Fire Risks.		
Amount paid for claims occurring in previous years	$ 27,350 79	
Deduct reinsurances	4,115 46	
Net amount paid for said claims	$ 23,235 33	
Amount paid for claims occurring during the year	$ 124,833 88	
Deduct savings and salvage, $206.11; reinsurances, $35,867.97	36,074 08	
Net amount paid for said claims	$ 88,759 80	
Total amount paid for fire claims		$ 111,995 13
Amount of old dividends paid during the year		28 00
Commission and brokerage		25,951 22
Commission on profits		1,096 35
Paid for salaries: home officials, $23,475.86; fees, directors', $1,020; travelling expenses, officials, $352.56		24,848 42
Paid for taxes		6,152 78
Miscellaneous expenditure, viz.: Advertising, $309.82; furniture, fixtures, $380.53; inspections and surveys, $1,201.26; maps and plans, $584.29; postage, telegrams, telephones and express, $1,489.42; printing and stationery, $2,209.07; rents, $2,995.15; miscellaneous expenses, $1,122.38; underwriters' boards, $3,444.69; (total, $13,736,61; less, $102.48 recovered on legal expenses)		13,634 13
Net expense on buildings owned		98 02
Total expenditure		$ 183,804 05

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1917		$ 247,592 89
Amount of income as above		182,839 20
Amount of appreciation in ledger assets		2,824 70
Total		$ 433,256 79
Amount of expenditure as above	$ 183,804 05	
Amount written off ledger assets	3,895 14	
Total		187,699 19
Balance, net ledger assets, at December 31, 1918, ($296,610.88 less ledger liabilities $51,053.28)		$ 245,557 60

The Hudson Bay—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 70,840 61
Amount of commission thereon	19,553 08
Amount of losses recovered from said companies	36,541 26
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $42,888.01; carried out at 80 per cent	34,310 40
Amount of reinsurance premiums payable to such companies	49,076 02
Amount of cash or other securities held as security for recovery of losses, etc	49,076 02

RISKS AND PREMIUMS.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 23,005,509	$ 306,013 91
Taken during the year, new and renewed	24,818,421	317,988 53
Total	$ 47,823,930	$ 624,002 44
Deduct terminated	20,910,330	272,043 70
Gross in force at end of year	$ 26,913,600	$ 351,958 74
Deduct reinsured	8,425,892	96,265 14
Net in force at December 31, 1918	$ 18,487,708	$ 255,693 60

SCHEDULE A.

Real Estate owned by the Company, viz.:—

Description of Property—	Actual cost.	Book value.	Market value.
Office building, Vancouver, B.C.	$ 84,249 60	$ 60,000 00	$ 60,000 00
2902-2908 Fourth Ave., W. Vancouver, B.C.	9,250 00	9,250 00	10,500 00
Lot 40, B. 29, D.L. 391 and 292 S. Vancouver, B.C.	1,564 98	1,529 49	2,300 00
Lots 15 to 28 inclu. in B. 21; Lots 1 to 28 inclu. in B. 20; N.W. ¼ sec. 8 Tp. 11, R. 4 E.P.M., Man.	11,542 49	2,379 16	6,000 00
Totals	$ 106,607 07	$ 73,158 65	$ 78,800 00

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
Government—			
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	$ 25,000 00	$ 24,718 75	$ 25,000 00
" (5) War Loan, 1933, 5½ p.c.	10,000 00	10,000 00	10,000 00
Cities—			
Brandon, 1939, 5 p.c.	3,000 00	3,000 00	2,820 00
Calgary, 1929, 5 p.c.	3,000 00	3,157 88	2,820 00
Edmonton, 1945, 4½ p.c.	2,976 38	2,678 74	2,440 63
Fernie, 1939, 5 p.c.	2,000 00	1,818 19	1,680 00
Kamloops, B.C., 1920 or earlier, 5 p.c.	3,000 00	2,857 14	2,910 00
Kelowna, 1935, 5 p.c.	3,000 00	2,727 28	2,610 00
Lethbridge, 1939, 4½ p.c.	3,000 00	2,700 00	2,460 00
Medicine Hat, 1928, 5 p.c.	3,000 00	3,000 00	2,760 00
Moosejaw, 1920, 4½ p.c.	3,000 00	2,700 00	2,880 00
Nanaimo, 1950, 5 p.c.	3,000 00	2,857 14	2,550 00
New Westminster, 1940, 5 p.c.	5,000 00	5,000 00	4,350 00
North Vancouver, 1960, 5 p.c.	5,000 00	5,000 00	4,200 00
Port Arthur, 1928, 5 p.c.	3,000 00	3,000 00	2,850 00
Revelstoke, 1960, 5 p.c.	3,000 00	2,857 14	2,460 00
Saskatoon, 1939, 5 p.c.	3,000 00	3,000 00	2,700 00
Strathcona, 1949, 4½ p.c.	2,000 00	1,800 00	1,600 00
Victoria, 1943, 4½ p.c.	3,000 00	3,000 00	2,580 00
Winnipeg, 1923, 4 p.c.	5,000 00	4,444 45	4,700 00
Town—			
Weyburn, 1950, 5 p.c.	3,000 00	2,857 14	2,550 00
Township or District—			
Richmond, B.C., 1959, 4½ p.c.	3,000 00	2,454 55	2,280 00
Oak Bay, B.C., 1929, 5 p.c.	2,000 00	2,000 00	1,820 00
Total on deposit with Receiver General	$ 109,976 38	$ 97,628 40	$ 93,020 63

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—HERBERT C. COX.

Vice-President—NOEL MARSHALL.

Managing Director—E. WILLANS.

Secretary—FRANK W. COX.

Principal Office—Toronto.

(Incorporated May, 1905. On December 10, 1910 the power of the company was extended to includee burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. On May 7, 1914, its power was extended to include automobile insurance under the provisions of the said section, and on September 5, 1916, its power was further extended to include insurance of automobiles against fire under the provisions of the said section. Commenced business in Canada July 1, 1905.)

CAPITAL.

Amount of joint stock authorized and subscribed	$ 1,000,000 00
Amount paid in cash	200,000 00
Amount of premium on capital stock paid in by stockholders	50,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the company. (*For details, see Schedule A.*)		$ 2,365 03
Amount secured by way of loans on real estate, by bond or mortgage, first liens		9,000 00
Book value of bonds and debs. (*For details, see Schedule B.*)		362,806 55
Cash at head office		2,968 26
Cash in bank and loan companies, viz.:—		
Central Canada Loan and Savings Co., Toronto (on interest)	$ 310 60	
Toronto Savings and Loan Co., Peterborough (on interest)	52,800 58	
Merchants Bank of Canada, Winnipeg (not on interest)	500 00	
Total cash in banks and loan companies	$ 53,611 18	
Less Bank of Nova Scotia, overdraft	7,791 41	
Net cash in bank and loan companies		45,819 77
Deposit with Glass Underwriters' Association		100 00
Employees' Victory Loan Account		1,287 68
Total ledger assets		$ 424,347 29
Deduct market value of real estate, bonds and debentures under book value		4,529 30
		$ 419,817 99

OTHER ASSETS.

Interest accrued		2,163 64
Agents' balances and premiums uncollected, viz.:—		
Accident ($6,123.24 on business prior to Oct. 1, 1918)	$ 34,820 19	
Automobile, including Fire Risk ($916.41 on business prior to Oct. 1, 1918).	3,492 14	
Automobile, excluding Fire Risk ($1,507.40 on business prior to Oct. 1, 1918)	5,479 91	
Elevator Liability	384 65	
Guarantee ($1,347.59 on business prior to Oct. 1, 1918)	5,964 59	
Plate Glass ($120 on business prior to Oct. 1, 1918)	1,301 18	
Sickness ($1,035.15 on business prior to Oct. 1, 1918)	9,112 17	
Total ($60,554.83 less $12,110.96 commission)		48,443 87
Agents' balances		9,133 87
Office furniture (less depreciation)		4,026 68
Total assets		$ 483,586 05

The Imperial Guarantee and Accident—*Continued.*

LIABILITIES.

Unsettled claims, viz.:—		
Accident, adjusted and unpaid	$ 313 36	
Accident, unadjusted ($8,716 accrued prior to 1918)	24,960 00	
Accident, resisted, in suit	6,000 00	
Automobile (including Fire Risk), unadjusted	2,975 00	
Automobile (excluding Fire Risk), unadjusted	5,750 00	
Guarantee, unadjusted	1,500 00	
Guarantee, resisted, in suit	3,000 00	
Plate Glass, unadjusted	405 75	
Sickness, adjusted and unpaid	578 21	
Sickness, unadjusted	14,470 00	
Total net amount of unsettled claims		$ 59,952 32
Reserve of unearned premiums:—		
Accident	$ 58,393 75	
Automobile (including Fire Risk)	15,992 23	
Automobile (excluding Fire Risk)	11,184 06	
Elevator Liability	2,488 20	
Guarantee	16,564 38	
Plate Glass	3,866 39	
Sickness	32,751 87	
Total reserve, $141,240.88; carried out at 80 per cent		112,992 70
Dividends to stockholders, remaining unpaid		8,000 00
Due and accrued for rent and other expenses		825 00
Taxes, due and accrued		1,675 00
Contingent Reserve		10,000 00
Total liabilities (except capital stock)		$ 193,445 02
Excess of assets over liabilities		$ 290,141 03
Capital stock paid in cash		200,000 00
Surplus over liabilities and capital		$ 90,141 03

INCOME.

Premiums.	Class of Business.						
	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Elevator Liability.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	145,879 53	26,639 61	35,637 35	2,349 01	46,678 33	6,340 68	91,812 17
Less reinsurance	9,179 63	3,571 89	.....	.....	3,760 26	77 90	
Less return premiums	1,036 74	1,589 38	3,301 68	.....	3,145 31	80 32	569 23
Total deduction	10,216 37	5,161 27		.....	6,905 57	158 22	
Net cash received	135,663 16	21,478 34	32,335 67	2,349 01	39,772 76	6,182 46	91,242 94

Net cash received for all classes of business		$ 329,024 34
Cash received for interest on investments		20,560 08
Total income		$ 349,584 42

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE.

Claims.	Class of Business.					
	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	27,064 54	726 02	1,875 83	6,907 36	512 32	10,204 87
Deduct reinsurances	3,596 43	.....	11 90			215 37
Net paid for said claims.	23,468 11	.....	1,863 93	.....	.....	9,989 50
Paid for claims occurring during the year	47,488 08	13,282 28	11,561 01	8,544 66	2,538 14	55,481 69
Deduct savings and salvage		525 37	525 50	5,652 44	78 50	
Deduct reinsurances	628 94	362 32	2,151 66	.....	.....	968 09
Total deduction		887 69	2,677 16			
Net paid for said claims.	46,859 14	12,394 59	8,883 85	2,892 22	2,459 64	54,513 60
Total net paid for said claims	70,327 25	13,120 61	10,747 78	9,799 58	2,971 96	64,503 10

Total net payments for claims for all classes of business	$	171,470 28
Dividends paid stockholders		16,000 00
Commission and brokerage		88,812 26
Taxes		7,747 37
Salaries, fees and travelling expenses: Salaries of: officials, $31,699.54; agents, $7,175; fees: directors, $4,230; auditors, $700; travelling expenses, officials, $734; agents, $3,395.93		47,934 47
Miscellaneous expenditure, viz.: Advertising, $3,027.58; postage, telegrams, telephones and express, $2,856.23; printing and stationery, $4,756.14; rents, $5,634.96; sundry expenses, $2,655.33; furniture and fixtures, $234; agents' advances, $1,549.51; underwriters' boards, etc., $364.39; legal fees, $241.22		21,319 36
Total expenditure	$	353,283 74

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917	$	428,046 61
Amount of cash income as above		349,584 42
Total	$	777,631 03
Amount of cash expenditure as above		353,283 74
Balance, net ledger assets at December 31, 1918	$	424,347 29

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	Accident.			Automobile (including Fire Risk).			Automobile (excluding Fire Risk).		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1917	8,539	18,852,125	125,061 33	664	598,043	13,714 73	427	3,867,500	22,668 52
Taken in 1918—									
New	7,723	7,637,970	67,340 16	1,761	1,383,016	33,900 83	310	2,578,500	19,700 61
Renewed	5,901	15,030,325	82,360 93	.....	.....	.....	228	2,098,500	13,900 10
Totals	22,163	41,520,420	274,762 42	2,425	1,981,059	47,615 56	965	8,544,500	56,269 23
Less ceased	13,701	22,748,995	148,795 28	1,091	893,396	21,675 56	458	4,022,500	24,284 77
Gross in force at end of 1916	8,462	18,771,425	125,967 14	1,334	1,087,663	25,940 00	507	4,522,000	31,984 46
Less reinsured		1,009,690	9,179 63		196,713	3,571 89			
Net in force at end of 1918	8,462	17,761,735	116,787 51	1,334	890,950	22,368 11	507	4,522 000	31,984 46

Risks and Premiums.	Class of Business.									
	Elevator Liability.			Guarantee.			Plate Glass.		Sickness.	
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Premiums	No.	Premiums
		$	$ cts.		$	$ cts.		$ cts.		$ cts.
Gross in force at end of 1917	33	222,000	4,219 58	1,113	11,846,033	37,116 52	347	6,141 22	6,973	63,737 43
Taken in 1918—										
New	7	65,000	379 51	362	5,173,998	18,345 87	131	2,625 94	6,806	55,521 34
Renewed	24	240.000	2,188 45	684	6,598,937	25,501 53	211	3,915 49	4,692	38,512 03
Totals	64	527,000	6,787 54	2,159	23,618,969	80,963 92	689	12,682 65	18,471	157,770 84
Less ceased	25	185,000	2,354 25	1,115	12,023,033	44,074 89	310	5,138 18	11,620	92,267 10
Gross in force at end of 1918	39	342,000	4,433 29	1,044	11,595,936	36,889 03	379	7,544 47	6,851	65,503 74
Less reinsured	....	.....	.....	.....	770,380	3,760 26	....	77 90		
Net in force at end of 1918	39	342,000	4,433 29	1,044	10,824,556	33,128 77	379	7,466 57	6,851	65,503 74

SCHEDULE A.

	Actual cost and book value.	Market value
Real estate owned, viz.:—		
Brandon, Man., Lot 16, Blk. 31, plan 17	$ 400 00	$ 400 00
St. Boniface, Man., Lot 7, D.G.S. 86, Plan 1099	483 18	1,000 00
Winnipeg Beach, Man., Lot 1, Blk. 1, Plan 2357	1,041 00	1,100 00
Twp. of York, Ont., S. ½ Lot 325, Sub. H. and G	440 85	500 00
Totals	$ 2,365 03	$ 3,000 00

THE IMPERIAL GUARANTEE AND ACCIDENT—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the company:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Cities—			
Kingston, 1923, 4 p.c.	$ 4,600 00	$ 4,600 00	$ 4,324 00
Kingston, 1924, 4 p.c.	5,400 00	5,400 00	5,022 00
Macleod, Alta., 1932, 6 p.c.	5,000 00	4,950 00	4,900 00
Macleod, Alta., 1951, 6 p.c.	5,000 00	4,950 00	4,850 00
Prince Albert, Sask., 1939, 5 p.c.	10,000 00	8,729 80	8,700 00
Winnipeg, 1920, 4 p.c.	10,000 00	10,000 00	9,600 00
Woodstock, 1924, 4½ p.c.	15,000 00	15,900 00	14,400 00
School—			
Victoria, 1951, 4½ p.c.	15,000 00	15,000 00	11,550 00
Miscellaneous—			
Central Canada Loan and Savings Co., 1920, 4½ p.c.	50,000 00	50,000 00	50,000 00
Toronto Savings and Loan Co., 1920, 4½ p.c	11,000 00	11,000 00	11,000 00
Toronto Savings and Loan Co., 1920, 4½ p.c	30,000 00	30,000 00	30,000 00
Total on deposit with Receiver General	$ 161,000 00	$ 160,529 80	$ 154,346 00
Held by the Company, viz:—			
Governments—			
Dominion of Canada (1) War Loan, 1925, 5 p.c.	5,500 00	5,366 25	5,445 00
Dominion of Canada (2) War Loan, 1931, 5 p.c.	7,500 00	7,312 50	7,425 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	22,000 00	20,933,75	20,933 75
Dominion of Canada (4) War Loan, 1937, 5½p.c.	15,000 00	15,000 00	15,000 00
Dominion of Canada (4) War Loan, 1927, 5½ p.c.	500 00	492 50	492 50
Dominion of Canada (4) War Loan, 1927, 5½ p.c. (partly paid)	25,000 00	7,500 00	7,500 00
Prov. of Alberta, 1922, 5 p.c.	5,000 00	4,735 00	4,735 00
City—			
Kamloops, B.C., 1938, 6 p.c.	5,000 00	4,950 00	4,950 00
Districts—			
Oak Bay, B.C., 1925, 5½ p.c.	5,000 00	4,789 00	4,850 00
Oak Bay, B.C., 1933, 6 p.c.	5,000 00	4,937 50	5,000 00
Miscellaneous—			
J. H. Ashdown & Co., Ltd., 1928, 5 p.c.	12,000 00	10,704 00	11,160 00
P. Burns & Co., Ltd., 1931, 6 p.c.	10,000 00	9,900 00	10,000 00
Central Canada Loan and Savings Co., (on 60 days' notice) 4½ p.c.	25,000 00	25,000 00	25,000 00
W. Davies Co., Ltd., 1926, 6	5,000 00	5,100 00	5,100 00
Dunlop Tire Co., 1927, 6 p.c.	10,000 00	9,800 00	10,000 00
Electrical Development Co., 1933, 5 p.c.	7,000 00	6,006 25	6,440 00
Gordon Ironsides and Fares Co., Ltd., 1927, 6 p.c.	10,000 00	9,900 00	9,900 00
Harris Abbattoir Co., Ltd., 1928, 6 p.c.	5,000 00	4,850 00	5,000 00
Toronto Savings and Loan Co., 1921, 4½ p.c.	34,000 00	34,000 00	34,000 00
Western Canada Flour Mills, 1931, 6 p.c.	11,000 00	11,000 00	11,000 00
Total par, book and market values	$ 385,500 00	$ 362,806 55	$ 358,277 25

THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President and Managing Director—L. ROOT.
Vice-President—R. L. STAILING.
Secretary—F. E. HEYES.
Principal Office—15 Wellington Street East, Toronto.

Incorporated as "Imperial Underwriters Corporation" under the authority of chap., 54 statutes of British Columbia, 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament o. Canada 3-4 George V, chap. 137. Dominion license issued August 18, 1913.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	457,400 00
Amount paid thereon in cash	175,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the Company, (*For details, see Schedule A.*)		$ 10,350 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		111,496 31
Book value of bonds and debentures owned. (*For details, see Schedule B.*)		183,578 06
Cash at head office and with agents		3,802 09
Cash in banks, viz.:—		
Union Bank of Canada, Toronto	$ 39,980 61	
Bank of Montreal, Vernon, B.C.	2,491 60	
Total cash in banks		42,472 21
The Grain Association deposit		1,000 00
Agents' ledger balance		115 83
Total ledger assets		$ 352,814 50
Deduct market value of bonds and debentures under book value		5,474 86
		$ 347,339 64

OTHER ASSETS.

Interest due, $8,751.15; accrued, $2,672.03	11,423 18
Agents' balances and premiums uncollected ($1,262.20 was on business prior to Oct. 1, 1918)	32,406 80
Total assets	$ 391,169 62

LIABILITIES.

Net amount of fire claims, unadjusted	$ 4,243 57	
Net amount of plate glass claims, unadjusted (accrued prior to 1918)	189 00	
Total net amount of unsettled claims		$ 4,432 57
Reserve of unearned premiums, fire, $88,702.70; carried out at 80 per cent		70,962 16
Reserve on unlicensed reinsurance, unsecured (fire)		24,972 84
Taxes due and accrued		6,320 93
Reinsurance premiums due, fire		22,532 29
Total liabilities (excluding capital stock)		$ 129,220 79
Excess of assets over liabilities		$ 261,948 83
Capital stock paid in cash		175,000 00
Surplus over liabilities and capital		$ 86,948 83

THE IMPERIAL UNDERWRITERS—*Continued.*

INCOME.

Gross cash received for fire premiums	$ 233,214 68	
Deduct reinsurances, $95,145.84; return premiums, $30,414.70	125,560 54	
Net cash received for fire premiums		$ 107,654 14
Received for interest on investments		15,322 22
Endorsement fees		1 00
Total income		$ 122,977 36

EXPENDITURE.

Amount paid for fire claims occurring in previous years	$ 27,862 43	
Deduct savings and salvage, $547.41; reinsurances, $16,200.82	16,748 23	
Net amount paid for said claims	$ 11,114 20	
Amount paid for fire claims occurring during the year	$ 79,283 71	
Deduct savings and salvage, $898.81; reinsurance, $41,638.93	42,537 74	
Net amount paid for said claims	$ 36,745 97	
Total net amount paid for fire claims		$ 47,860 17
Commission or brokerage, fire		11,772 46
Commission on profits, fire		1,328 40
Salaries, fire, head office, officials, $6,025.68; directors' fees, $750.00; auditors' fees, $199.92; travelling expenses, officials, $351.17		7,326 77
Taxes, fire		5,611 75
Miscellaneous expenditure, fire, viz.: Advertising, $313.81; legal expenses, $35.00; maps and plans $871.20; postage, telegrams, telephones and express, $1,411.27; printing and stationery, $1,611.47; loan expenses, $1,149.56; rents, $325; sundries, $2,333.98; underwriters' boards, etc., $2,777.50		10,828 79
Total expenditure		$ 84,728 34

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917		$ 319,565 48
Amount of cash income		122,977 36
Total		$ 442,542 84
Amount of expenditure	$ 84,728 34	
Amount written off real estate	5,000 00	
		89,728 34
Balance, net ledger assets at December 31, 1918		$ 352,814 50

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 92,117 15
Amount of commission thereon	27,407 87
Amount of losses recovered from said companies	53,110 37
Reserved of unearned premiums, on all risks reinsured in unlicensed companies $50,469.19, carried out at 80 per cent	40,375 35
Amount of losses due and recoverable from such companies	6,367 50
Amount of reinsurance premiums payable to such companies	21,770 01

RISKS AND PREMIUMS.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 22,339,821	$ 224,691 57
Taken during the year, new and renewed	27,368,369	241,629 16
Total	$ 49,708,190	$ 466,320 73
Deduct terminated	20,352,685	187,449 80
Gross in force at end of year	$ 29,355,505	$ 278,870 93
Deduct reinsured	14,228,775	110,494 50
Net in force at December 31, 1918	$ 15,126,730	$ 168,376 43

THE IMPERIAL UNDERWRITERS—*Concluded.*

SCHEDULE A.

Real estate owned by the company, viz.:—

	Actual cost.	Book value.	Market value.
Frame stores, Victoria Gardens, New Westminster, B.C.	$ 15,000 00	$ 10,000 00	$ 10,000 00
B. 317, of a subdiv. of pt. of Secs. tp. 11 A, lot 1236 Kootenay district, map 785 B., Fruitvale, B.C.	350 00	350 00	350 00
Totals	$ 15,350 00	$ 10,350 00	$ 10,350,00

SCHEDULE B.

Bonds and debentures owned:—

	Par value.	Book value.	Market value.
*City of Vernon, 1932, 5 p.c.	$ 35,000 00	$ 30,434 75	$ 31,500 00
*Can. Nor. Ont. Ry. deb. stock (g'teed by Dom. of Canada), 1961, 3½ p.c.	64,726 67	53,723 14	46,603 20
Dom. of Canada War (4) War Loan, 1937, 5½ p.c.	65,000 00	64,420 17	65,000 00
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	35,000 00	35,000 00	35,000 00
Total par, book and market values	$ 199,726 67	$ 183,578 06	$ 178,103 20

* On deposit with Receiver General.

INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—BENJAMIN RUSH.

Secretary—JOHN KREMER.

Principal Office—Philadelphia, Pa.

Chief Agents in Canada—ROBERT HAMPSON AND SON, LTD.

Head Office in Canada—Montreal.

(Incorporated April 14, 1794. Commenced business in Canada, November 7, 1889.)

CAPITAL.

Amount of joint stock capital authorized, subscribed, and paid in cash	$ 4,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General. (*For details, see Schedule B*)		$ 589,181 50

Other Assets in Canada.

Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 32,208 09	
Bank of Montreal, Halifax, N.S.	8,768 30	
Canadian Bank of Commerce, Vancouver, B.C.	8,232 68	
Total cash in banks		49,209 07
Interest accrued		5,831 42
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 73,833 03	
Automobile (including Fire Risk)	1,331 36	
Explosion	−1,321 63	
Inland Transportation	1,169 72	
Total		75,012 43
Total assets in Canada		$ 719,234 42

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 37,033 26	
Net amount of automobile (including fire risk), claims unadjusted	452 00	
Net amount of inland transportation claims	228 50	
Total net amount of unsettled claims		$ 37,713 76
Reserve of unearned premiums, viz.:—		
Fire	$ 421,250 78	
Automobile (including Fire Risk)	13,610 10	
Automobile (excluding Fire Risk)	928 12	
Explosion	6,920 87	
Inland Transportation	840 35	
Total, $443,550.22; carried out at 80 per cent		354,840 18
Taxes due and accrued		33,000 00
Total liabilities in Canada		$ 425,553 94

Insurance Company of North America—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Explosion.	Inland Transportation.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	872,867 60	50,201 54	2,768 40	31,964 83	10,467 28
Less reinsurance	99,000 48	64 85	.....	546 25	.....
" return premiums	130,438 20	15,033 29	398 14	20,098 87	1,546 82
Total deduction	229,438 68	15,098 14	.....	20,645 12	
Net cash received	643,428 92	35,103 40	2,370 26	11,319 71	8,920 46

Net cash received for premiums for all classes of business	$ 701,142 75
Cash received for interest on investments	27,568 86
Total income in Canada	$ 728,711 61

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Inland Transportation.	
	$ cts.	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	67,489 25	4,665 38	440 00		
Less savings and salvage	1,212 25	411 36			
Less reinsurance	8,569 48				
Total deduction	9,781 73				
Net payment for said claims	57,707 52	4,254 02			
Paid for claims occurring during the year	376,764 55	8,650 33	750 80	3,599 62	
Less savings and salvage	782 61	25 00		45 98	
Less reinsurance	65,938 69				
Total deduction	66,721 30				
Net payment for said claims	310,043 25	8,625 33			
Total net payments for claims	367,750 77	12,879 35	1,190 80	3,553 64	

Total net payments for claims for all classes of business	$ 385,374 56
Commission and brokerage, Fire, $194,355.23; Other, $11,650.54	206,005 77
Taxes, Fire, $16,660.55; Other, $628.37	17,288 92
Travelling expenses of Agents, Fire	10,973 75
†Miscellaneous expenditure, viz.:—Advertising, $1,033.55; furniture and fixtures, $9.90; inspections and surveys, $2; legal expenses, $49.55; maps and plans, $1,534.81; postage, telegrams, telephones and express, $2,857.94; printing and stationery, $4,658.43; rents, $2,400; underwriters' boards, associations, etc., $10,747.31; office expenses, $1,613.21; sundries, $3,797.23	28,703 93
Total expenditure in Canada	$ 648,346 93

†($27,211.66 belongs to Fire business).

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Insurance Company of North America—*Continued*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk).		Automobile (excluding Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	84,966,831	792,430 80	1,288,981	33,096 67	87,850	1,356 95
Taken in 1918, new and renewed	102,719,468	873,033 24	1,729,312	47,423 47	142,200	2,768 40
Totals	187,686,299	1,665,464 04	3,018,293	80,520 14	230,050	4,125 35
Less ceased	88,104,825	736,390 67	2,052,236	53,235 08	139,650	2,269 10
Gross in force at end of 1918	99,581,474	929,075 37	966,057	27,285 06	90,400	1,856 25
Less reinsured	10,679,056	95,169 18	3,500	64 85		
Net in force at end of 1918	88,902,418	833,906 19	962,557	27,220 21	90,400	1,856 25

Risks and Premiums.	Class of Business.			
	Explosion.		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	5,010,916	38,573 98	367,318	1,004 75
Taken in 1918, new and renewed	4,031,000	23,680 74	834,526	10,874 09
Totals	9,041,916	62,254 72	1,201,844	11,878 84
Less ceased	6,146,491	47,866 74	1,110,268	10,198 14
Gross in force at end of 1918	2,895,425	14,387 98	91,576	1,680 70
Less reinsured	95,000	546 25		
Net in force at end of 1918	2,800,425	13,841 73	91,576	1,680 70

Schedule B.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dominion of Canada notes, 1919, 5 p.c.	$ 20,000 00	$ 19,412 50
Dominion of Canada bonds, 1921, 5 p.c.	50,000 00	49,500 00
Dominion of Canada (1) War Loan, 1925, 5 p.c.	100,000 00	99,000 00
Dominion of Canada bonds, 1926, 5 p.c.	50,000 00	49,500 00
Dominion of Canada, (2) War Loan, 1931, 5 p.c.	10,000 00	9,900 00
Province of Alberta, 1924, 4½ p.c.	55,000 00	52,250 00
Province of Nova Scotia, 1922, 3 p.c.	10,000 00	9,000 00
Cities—		
Montreal, 1939, 3½ p.c.	45,000 00	36,000 00
Montreal, 1925, 4 p.c.	28,000 00	26,040 00
Montreal, 1926, 4 p.c.	83,000 00	77,190 00
Montreal, 1944, 4 p.c.	27,000 00	22,950 00
Ottawa, 1928, 3½ p.c.	30,000 00	26,100 00
Toronto, 1945, 3½ p.c.	4,866 67	3,796 00
Toronto, 1948, 4 p.c.	20,000 00	17,000 00
Winnipeg, 1938, 4 p.c.	30,000 00	25,500 00
School—		
Winnipeg, S.D., 1941, 4 p.c.	12,000 00	9,960 00
Railway—		
Canadian Northern Railway 1st Mtge. Cons. (g'teed by Prov. of Manitoba, 1930, 4 p.c.	65,213 33	56,083 00
Total on deposit with Receiver General	$ 640,080 00	$ 589,181 50

(*For General Business Statement, see Appendix*)

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—GUSTAVUS REMAK, JR.
Secretary—J. J. P. ROGERS.
Principal Office—Philadelphia, Pa.
Chief Agent in Canada—REED, SHAW AND MCNAUGHT.
Head Office in Canada—85, Bay Street, Toronto.

(Incorporated April 18, 1794. Dominion license issued March 20, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*)	$ 166,436 06

Other Assets in Canada.

Cash in Royal Bank of Canada, Toronto	8,604 17
Interest accrued	2,339 49
Agents' balances and premiums uncollected: fire, $32,400.47; tornado, $142.03	32,542 50
Reinsurance losses (fire)	1,521 68
Total assets in Canada	$ 211,443 90

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 28,183 02
Reserve of unearned premiums: Fire, $102,110.27; Tornado, $1,048.81; total, $103,159.08 carried out at 80 per cent	82,527 26
Taxes due and accrued	2,500 00
Total liabilities in Canada	$ 113,210 28

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Tornado.	
	$ cts.	$ cts.	
Gross cash received	226,462 16	914 18	
Less reinsurance	3,566 05		
Less return premiums	49,706 36	81 75	
Total deduction	53,272 41		
Net cash received	173,189 75	832 43	
Net cash received for premiums for all classes of business			$ 174,022 18
Cash received for interest on investments			7,666 49
Total income in Canada			$ 181,688 67

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Concluded.*

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for claims occurring in previous years	$ 34,207 58	
Less savings and salvage, $677.30; reinsurances, $1,185.31	1,862 61	
Net amount paid for sick claims	$32,344 97	
Amount paid for claims occurring during the year	$ 111,501 45	
Less savings and salvage, $269.30; reinsurances, $124.54	393 84	
Net amount paid for said claims	$ 111,107 61	
Total net amount paid for fire claims		$ 143,452 58
Commission or brokerage, Fire, $44,017.76; Other, $262.65		44,280 41
Taxes, Fire, $5,250.21; Other, $16.64		5,266 85
Travelling expenses of head office officials		118 25
Miscellaneous expenditure, Fire, viz: Printing and stationery, $12.50; Postage, telegrams, telephones and express, $1,868.78; Underwriters' boards, tariff associations, etc., $2,258.58; loss expenses $1,361.94; bond, $75; record work, $1,500		7,076 80
Total expenditure in Canada		$ 200,194 89

RISKS AND PREMIUMS IN CANADA.

Risks and premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	18,023,706	224,629 60	281,475	1,192 18
Taken in 1918, new and renewed	25,727,768	228,542 64	276,850	1,036 58
Totals	43,751,474	453,172 24	558,325	2,228 76
Less ceased	25,954,204	247,038 42	58,175	197 87
Gross in force at end of 1918	17,797,270	206,133 82	500,150	2,030 89
Less reinsured	358,010	6,618 33	100,000	300 00
Net in force at end of 1918	17,439,260	199,515 49	400,150	1,730 89

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz:—

Governments—	Par value.	Market value.
Dominion of Canada (2) War Loan, 1931, 5 p.c.	$ 6,000 00	$ 5,940 00
Ontario, 1941, 4 p.c.	5,000 00	4,350 00
Quebec, 1920, 5 p.c.	15,000 00	15,000 00
United States (2) Liberty Loan, 1927/1942, 4½ p.c.	43,000 00	43,000 00
Cities.—		
Edmonton, 1943, 4½ p.c.	2,000 00	1,660 00
Edmonton, 1944, 4½ p.c.	3,000 00	2,460 00
Fort William, 1938, 4½ p.c.	5,000 00	4,350 00
Ottawa, 1932, 4 p.c.	10,000 00	9,000 00
Portage la Prairie, 1927, 5 p.c.	2,000 00	1,860 00
Port Arthur, 1941, 4½ p.c.	9,733 33	8,273 33
Toronto, 1948, 4 p.c.	19,733 33	16,773 33
Vancouver (Hospital), 1944, 4 p.c.	10,000 00	7,800 00
Victoria, 1922, 4 p.c.	33,580 00	31,229 40
Victoria, 1961, 4 p.c.	9,733 33	7,300 00
Winnipeg, 1924, 4 p.c.	8,000 00	7,440 00
Total on deposit with Receiver General	$ 181,779 99	$ 166,436 06

(*For General Business Statement, see Appendix.*)

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
Chairman—CHARLES G. HAMILTON.
General Manager and Secretary—ROBT. STIRLING.
Principal Office—126 Chancery Lane, London, Eng.
Chief Agent in Canada—J. E. E. DICKSON.
Head Office in Canada—Montreal.

(Incorporated, 1806. Commenced business in Canada April 1, 1899).

CAPITAL.

Amount of joint stock capital authorized	$10,375,000 00
Amount subscribed	7,875,000 00
Amount paid in cash	825,000 00
Debenture stock	1,237,385 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*)		$ 387,084 00

Other Assets in Canada.

Value of real estate (*For details, see Schedule A*)		22,044 96
Loans on real estate, first liens		8,893,661 28
Market value of bonds and debentures held by the company (*For details, see Schedule C.*)		1,112,417 50
Cash at head office in Canada		13,674 27
Cash in banks, viz.:—		
Dominion Bank, Montreal	$ 86,712 25	
Union Bank, Montreal, current account, $11,403.54; savings account, $10,494.11	21,897 65	
Royal Bank of Canada, Montreal	8,680 42	
Dominion Bank, Winnipeg	601,698 43	
Dominion Bank, Toronto	15,080 79	
Bank of Montreal, Vancouver	12,179 11	
Total cash in banks		746,248 65
Interest due, $19,215.02; accrued, $317,709.24		336,924 26
Agents' balances and premiums uncollected, viz.:—		
Fire ($1,448.02 on business prior to Oct. 1, 1918)	$ 22,544 14	
Accident ($886.35 on business prior to Oct. 1, 1918)	2,502 64	
Burglary ($151.64 on business prior to Oct. 1, 1918)	522 98	
Employers' Liability ($5,155.22 on business prior to Oct. 1, 1918)	28,244 70	
Plate Glass ($64.25 on business prior to Oct. 1, 1918)	972 77	
Sickness ($633.13 on business prior to Oct. 1, 1918)	1,767 61	
Total		56,554 84
Office furniture and plans		9,361 76
Deposit with Grain Association, Manitoba		2,000 00
Deposit with Manitoba Workmen's Compensation		5,000 00
Total assets in Canada		$11,584,971 52

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 14,293 79	
" fire claims, resisted, in suit	5,400 00	
" accident claims, unadjusted ($187.50 accrued prior to 1918)	5,381 25	
" burglary claims, unadjusted	1,125 00	
" employers' liability claims, unadjusted ($11,580.83 prior to 1918)	35,591 09	
" employers' liability claims, resisted, in suit	625 00	
" sickness claims, unadjusted	1,681 80	
Total net amount of unsettled claims		$ 64,097 93
Present value of claims payable by instalments not yet due		2,290 00

THE LAW UNION AND ROCK—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, viz.:—		
Fire	$ 218,298 13	
Accident	7,480 70	
Burglary	867 70	
Employers' Liability	20,985 64	
Plate Glass	5,338 38	
Sickness	3,422 56	
Total, $256,393.11; carried out at 80 per cent		$ 205,114 49
Taxes, due and accrued		4,500 00
Total liabilities in Canada		$ 276,002 42

INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Accident.	Burglary.	Employers' Liability.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received for premiums	333,675 30	20,498 45	2,221 39	111,512 14	11,499 09	8,899 68
Deduct reinsurances	18,376 46	1,092 89	302 68	16,852 06	.....	468 47
Deduct return premiums	37,857 74	5,108 27	684 41	44,728 67	2,689 93	3,092 53
Total deduction	56,234 20	6,201 16	987 09	61,580 73	.....	3,561 00
Net cash received for premiums	277,441 10	14,297 29	1,234 30	49,931 41	8,809 16	5,338 68

Total net cash received for premiums for all classes of business		357,051 94
Received for interest on bonds, etc		639,030 95
Endorsement fees		8 00
Total income in Canada		$ 996,090 89

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Accident.	Burglary.	Employers' Liability.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	32,373 81	3,281 80	2,010 55	15,520 19	.....	60 00
Less reinsurances				6,357 28	.....	17 85
Net paid for said claims				9,162 91	.....	42 15
Paid for claims occurring during the year	154,282 18	3,177 28	1,209 07	24,914 87	2,937 53	6,105 22
Less savings and salvage	3,124 78					
Less reinsurances	18,108 63	.....	.....	6,516 69	.....	137 49
Total deduction	21,233 41					
Net paid for said claims	133,048 77			18,398 18		5,967 73
Total net paid for said claims	165,422 58	6,459 08	3,219 62	27,561 09	2,937 53	6,009 88

The Law Union and Rock—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Total net payments for claims for all classes of business	$ 211,609 78
Commission and brokerage, fire, $50,711.24; other, $20,524.78	71,236 02
Commission on profits, fire, $764,16; other, $386.62	1,150 78
Taxes, fire, $8,596.13; other, $1,822.57	10,418 70
*Salaries, fees and travelling expenses:—Salaries:—Head Office, $27,362; general and special agents, $780; fees, auditors', $240; travelling expenses:—Officials, $2,508.15; agents, $403.45	31,293 60
†Miscellaneous expenditure, viz.:—Advertising, $379.95; furniture and fixtures, $464.90; legal expenses, $382.38; maps and plans, $690.68; postage, telegrams and express, $2,006.76; printing and stationery, $2,690.40; rents and telephones, $4,463.91; underwriters' boards, associations, etc., $3,223.77; sundries, $330.63; exchange, $231.68; sundry accounts, $1,421.45	16,286 51
Total expenditure in Canada	$ 341,995 39

*($18,898.92 belongs to Fire business).
†($12,404.54 belongs to Fire business).

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	17,788	41,696,941	442,027 82	1,352	3,573,255	10,645 76
Taken in 1918, new and renewed	8,374	36,506,199	325,048 12	1,531	3,965,557	22,839 51
Totals	26,162	78,203,140	767,075 94	2,883	7,538,812	33,485 27
Less ceased	8,098	32,286,900	315,902 95	1,152	3,154,044	17,417 54
Gross in force at end of 1918	18,064	45,916,240	451,172 99	1,731	4,384,768	16,067 73
Less reinsured	.....	3,639,784	19,191 71	.....	178,125	1,106 33
Net in force at end of 1918	18,064	42,276,456	431,981 28	1,731	4,206,643	14,961 40

Risks and Premiums.	Burglary.			Employers' Liability.	Plate Glass.		Sickness.	
	No.	Amount.	Premiums.	Premiums.	No.	Premiums.	No.	Premiums.
		$	$ cts.	$ cts.		$ cts.		$ cts.
Gross in force at end of 1917	95	168,250	1,741 68	67,395 39	252	6,142 20	1,189	5,292 71
Taken in 1918—New	77	95,083	1,291 11	102,206 69	301	6,825 62	314	4,913 73
" " Renewed	88	154,200	1,441 65	22,191 95	129	1,746 54	558	6,245 12
Totals	260	417,533	4,474 44	191,794 03	682	14,714 36	2,061	16,451 56
Less ceased	134	201,900	2,448 39	148,820 17	308	5,420 51	571	9,151 51
Gross in force at end of 1918	126	215,633	2,026 05	42,973 86	374	9,293 85	1,490	7,300 05
Less reinsured	....	68,750	290 65	1,002 58	....	.....	.....	454 92
Net in force at end of 1918	126	146,883	1,735 40	41,971 28	374	9,293 85	1,490	6,845 13

The Law Union and Rock—*Concluded.*

Schedule A.

Value of real estate owned, viz.:—

	Actual cost.	Book value.
Lot 1, 591 Bl. 1, Victoria, B.C.	$ 18,250 00	$ 12,000 00
Manitoba rural properties	1,611 90	1,611 90
Saskatchewan rural properties	26,683 06	20,433 06
Totals	$ 46,544 96	$ 34,044 96

Schedule B.

Bonds and debentures owned, viz.:—

On deposit with Receiver General—	Par value.	Market value.
Governments—		
Canada bonds, 1917/1919, 3¾ p.c.	$ 48,686 67	$ 47,693 34
Canada bonds, 1920/1925, 4½ p.c.	36,500 00	35,405 00
Prov. of Manitoba, 1923, 5 p.c.	24,333 34	24,090 00
Prov. of Quebec. 1937, 3 p.c.	87,600 00	63,948 00
British War Loan, 1927/1947, 5 p.c.	81,281 36	79,805 00
Cities—		
Toronto, 1929, 3½ p.c.	24,333 33	21,170 00
Victoria, 1936, 5 p.c.	30,000 00	28,200 00
Railways—		
C.N.R. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1858, 3½ p.c.	38,933 33	28,032 00
C.N. Alberta Ry. Co. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1960, 3½ p.c.	82,733 33	58,740 66
Total on deposit with Receiver General	$ 454,381 36	$ 387,084 00

Schedule C.

Held by the Company, viz.:—				
Dominion of Canada War Loan,			1925, 5 p.c.	$ 100,000 00	$ 97,500 00
"	"	"	1920/1925, 4½ p.c.	36,500 00	35,405 00
"	"	"	1927, 5½ p.c.	100,000 00	100,000 00
"	"	"	1931, 5 p.c.	47,500 00	46,312 50
"	"	"	1933, 5½ p.c.	500,000 00	500,000 00
"	"	"	1937, 5 p.c.	45,000 00	43,200 00
"	"	"	1937, 5½ p.c.	250,000 00	250,000 00
Gov. of Newfoundland, 1928, 6½ p.c.				40,000 00	40,000 00
Total held by the Company				$1,119,000 00	$1,112,417 50

(*For General Business Statement, see Appendix.*)

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
Chairman—J. P. REYNOLDS.
General Manager and Secretary—A. G. DENT.
Principal Office—Liverpool, Eng.
Chief Agent in Canada—J. GARDNER THOMPSON.
Head Office in Canada—Montreal.

(Established, May 21, 1836. Commenced business in Canada June 4, 1851.)

CAPITAL.

Amount of joint stock capital authorized	£3,000,000 stg.	=$14,600,000 00
Amount subscribed	2,655,250 "	12,922,216 66
Amount paid thereon in cash	265,525 "	1,292,221 66

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)	$ 1,375,132 53

Other Assets in Canada.

Value of real estate held by the company, viz.:—		
The Company's building, 343 Dorchester St. West, Montreal		200,000 00
Loans secured by bonds and mortgages on real estate, second liens		860,500 00
Market value of bonds and debentures held by the company (*For details, see Schedule C.*)		50,920 00
Cash at head office in Canada		42,118 32
Cash in banks, viz.:—		
Bank of Montreal, Montreal	182,676 84	
Bank of Montreal, Winnipeg	1,643 88	
Bank of Montreal, St. John, N.B.	2,190 27	
Total cash in banks		186,510 99
Loans on life policies		2,555 75
Interest due, $1,500; accrued, $27,636.95		29,136 95
Rents due and accrued		4,250 00
Agents' balances and premiums and premiums uncollected		143,060 51
Office furniture, maps, plans, etc., at Montreal office and St. John, N.B., branch offices (estimated)		5,000 00
Total assets in Canada		2,899,185 05

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 92,986 26	
Net amount of claims, unadjusted	3,025 00	
Total net amount of unsettled claims		$ 96,011 26
Reserve of unearned premiums, $1,128,867.33; carried out at 80 per cent		903,093 87
Liabilities under the life department		76,357 00
Due for reinsurance		1,332 92
Salaries, rent and taxes due and accrued		71,000 00
Total liabilities in Canada		$ 1,147,795 05

The Liverpool and London and Globe—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$1,753,787 08	
Deduct reinsurances, $67,599.41; return premiums, $280,321.23	347,920 64	
Net cash received for premiums		$ 1,405,866 44
Received for interest on investments		111,814 88
Received for rents		2,294 73
Total income in Canada		$ 1,519,976 05

EXPENDITURE IN CANADA.

Amount paid for claims occurring previous in years	162,508 30	
Deduct savings and salvage, $4,266.33; reinsurances, $369.54	4,635 87	
Net amount paid for said claims	157,872 43	
Amount paid for claims occurring during the year	631,013 50	
Deduct savings and salvage, $1,190.56; reinsurances, $49,247	50,437 56	
Net amount paid for said claims	580,575 94	
Total net amount paid for claims		$ 738,448 37
Commission or brokerage		274,074 63
Salaries of head office officials, $96,292.26; fees: directors, $1,584.43; auditors, $1,430		99,306 69
Taxes		39,457 09
Miscellaneous expenditure, viz.: Advertising, $1,497.07; rents and light, $13,125.82; inspections and surveys, $7,043.68; printing and stationery, $5,513.70; postage, telegrams, telephones and express, $4,254.01; maps and plans, $1,188.58; underwriters' boards and tariff associations, etc., $20,195.69; legal expenses, $108.60; furniture and fixtures, $1,635.64; general expenses, $4,728.48; fire department, etc., $311.79; exchange, $1,465.29		61,068 35
Total expenditure in Canada		1,212,355 13

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business. Fire. No.	Amount. $	Premiums. $ cts.
Gross in force at end of 1917	91,564	203,642,581	2,289,430 59
Taken in 1918, new and renewed	52,018	155,232,665	1,737,307 85
Totals	143,582	358,875,246	4,026,738 44
Less ceased	55,222	154,445,061	1,722,144 19
Gross in force at end of 1918	88,360	204,430,185	2,304,594 25
Less reinsured	.....	7,896,345	75,509 64
Net in force at end of 1918	88,360	196,533,840	2,229,084 61

The Liverpool and London and Globe—*Concluded.*

Schedule B.

	Par value.	Market value.
Bonds and debs. owned, viz.:—		
On deposit with Receiver General—		
Governments—		
Dom. of Canada (C.P.R. Land Grant) stock, 1938, 3½ p.c.	$ 48,666 67	$ 38,933 60
Dominion of Canada Stock, 1930/1950, 3½ p.c.	570,616 67	439,375 09
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	85,500 00	85,500 00
Province of Ontario Stock, 1947, 4 pc.	48,666 67	41,366 67
Province of Quebec, 1934, 4 p.c.	94,900 00	83,512 00
Cities—		
Edmonton, 1923, 5 p.c.	4,866 67	4,672 00
Edmonton, 1933, 5 p.c.	24,333 33	22,386 67
Edmonton, 1953, 5 p.c.	19,466 67	17,130 67
Montreal stock, 1921, 5 p.c.	40,000 00	38,400 00
Montreal, 1925, 4 p.c.	500 00	465 00
Montreal (St. Henri), 1920, 4½ p.c.	50,000 00	49,000 00
Montreal stock, 1927, 4 p.c.	1,500 00	1,380 00
Ottawa, 1927, 4 p.c.	14,600 00	13,432 00
Ottawa, 1937, 4 p.c.	16,546 67	14,561 07
Ottawa, 1938, 4 p.c.	4,866 67	4,282 67
Ottawa, 1940, 4 p.c.	12,653 33	11,008 43
Sherbrooke, 1921, 4 p.c.	30,000 00	28,500 00
Toronto, 1919, 4 p.c.	48,666 67	48,180 00
Toronto, 1944, 4 p.c.	146,000 00	125,560 00
Toronto, 1948, 4 p.c.	48,666 67	41,366 67
Winnipeg, 1931, 4 p.c.	46,500 00	40,920 00
Railways—		
Can. Nor. Ont. Ry. deb. stock (g'teed by Prov. of Ontario), 1918, 3½ p.c.	146,000 00	112,420 00
C.N.R., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.	48,666 67	41,853 33
C.N.R., Ontario division (g'teed by Prov. of Manitoba) 1930, 4 p.c.	24,333 33	20,926 66
Miscellaneous—		
Huron and Erie Mortgage Corporation, 1920, 5½ p.c.	50,000 00	50,000 00
Total on deposit with Receiver General	$1,626,516 69	1,375,132 53

Schedule C.

Held by the Company—		
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	$ 50,000 00	$ 50,000 00
Montreal Board of Trade, 2nd Mortgage Bond, 1922, 5 p.c.	1,000 00	920 00
Total par and market values	$ 51,000 00	$ 50,920 00

(*For General Business Statement, see Appendix*)

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President and Managing Director—J. GARDNER THOMPSON.

Vice-President and Secretary—LEWIS LAING.

Assistant Secretary—J. D. SIMPSON.

Principal Office—Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114. Dominion licensed issued August 1, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	500,000 00
Amount paid thereon in cash	175 000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule B)*		$ 910,699 17
Cash at head office		7,985 51
Cash in banks, viz.:—		
Bank of Montreal	$ 64,648 52	
Canadian Bank of Commerce, Winnipeg	4,194 35	
Total cash in banks		68,842 87
Total ledger assets		$ 987,527 55
Deduct market value of bonds and debs. under book value		63,447 17
		$ 924,080 38

OTHER ASSETS.

Interest accrued	10,340 33
Agents' balances and premiums uncollected	41,189 75
Due for reinsurance losses	977 33
Total assets	$ 976,587 79

LIABILITIES.

Total net amount of claims, adjusted and unpaid	$ 13,320 79
Reserve of unearned premiums, $224,930.04; carried out at 80 per cent	179,944 00
Due and accrued for salaries, taxes and other expenses (estimated)	29,000 00
Reinsurance premiums	78,249 74
Investment reserve fund	110,062 00
Total liabilities	$ 410,576 53
Surplus of assets over liabilities	$ 566,011 26
Capital paid in cash	175,000 00
Surplus over all liabilities and paid up capital	$ 391,011 26

INCOME.

Gross cash received for premiums	$ 513,984 09	
Deduct reinsurances, $153,347.87; return premiums, $91,927.79	245,275 66	
Total net cash received for premiums		$ 268,708 43
Received for interest on investments		42,046 28
Total income		$ 310,754 71

THE LIVERPOOL MANITOBA—*Continued.*

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 22,507 42	
Deduct savings and salvage, $817.40; reinsurances, $6,520.39	7,337 79	
Net amount paid for said claims	$ 15,169 63	
Amount paid for claims occurring during the year	$ 178,590 29	
Deduct savings and salvage, $588.89; reinsurances, $75,619.53	76,208 42	
Net amount paid for said claims	$ 102,381 87	
Total net amount paid for claims		$ 117,551 50
Dividends		34,500 00
Paid or allowed for commission or brokerage		34,969 74
Paid for salaries, head office officials, $28,236.74; fees: directors, $423.74; auditors, $745		29,405 48
Paid for taxes		10,724 68
Miscellaneous expenditure, viz.: Advertising, $421.14; printing and stationery, $2,256.72; inspections and surveys, $2,201.93; rents, $3,942.01; postage, telegrams, telephones and express, $1,193.82; underwriters' board fees, $5,321.56; maps and plans, $1,571 27; law charges, $2; general expenses, $1,411.32; furniture and fixtures, $436.46; fire departments, patrol and salvage corps assessments, $69.84; exchange, $453.31		19,281 38
Total expenditure		$ 246,432 78

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917	$ 923,205 62
Amount of cash income as above	310,754 71
Total	$ 1,233,960 33
Amount of expenditure as above	246,432 78
Balance net ledger assets, December 31, 1918	$ 987,527 55

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$ 158,193 13
Amount of commission thereon	45,942 47
Amount of losses recovered from said companies	79,112 66
Reserve of uncarned premiums on all risks reinsured in unlicensed companies, $86,007.56; carried out at 80 per cent	68,806 05
Amount of losses due and recoverable from such companies	3,296 10
Amount of reinsurance premiums payable to such companies	78,161 58

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1917	24,453	$ 47,324,046	$ 581,965 03
Taken during the year, new and renewed	15,323	47,525,598	512,725 72
Total	39,776	94,849,644	1,094,690 75
Deduct terminated	15,802	41,315,333	478,254 52
Gross in force at end of year	23,974	53,534,311	616,436 23
Deduct reinsured		15,226,826	174,226 82
Net in force at December 31, 1918	23,974	38,307,485	442,209 41

THE LIVERPOOL-MANITOBA—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
On deposit with Receiver General—			
Province of Manitoba, 1937, 4 p.c.	$ 21,000 00	$ 21,141 24	$ 17,850 00
Montreal Commercial High School (g'teed by Prov. of Quebec), 1949, 4 p.c.	35,000 00	34,913 15	28,700 00
Total on deposit with Receiver General	$ 56,000 00	$ 56,054 39	$ 46,550 00
Held by the Company.			
Governments—			
Dom. of Canada Stock, 1930/1950, 3½ p.c.	4,866 66	4,741 50	3,747 33
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	140,000 00	139,662 50	140,000 00
Dom. of Canada (5) War Loan, 1933, 5½ p.c.	25,000 00	25,000 00	25,000 00
Province of Alberta, 1923, 4½ p.c.	25,000 00	24,157 89	24,000 00
Province of Nova Scotia, 1922, 3 p.c.	15,000 00	14,151 07	13,500 00
Province of Quebec, 1937, 3 p.c.	10,000 00	7,672 39	7,300 00
Cities—			
Toronto, 1955, 4½ p.c.	90,000 00	82,800 00	82,800 00
Victoria, 1921, 4 p.c.	29,200 00	27,702 46	27,448 00
Town—			
Outremont, 1938, 4 p.c.	50,000 00	50,608 72	42,500 00
Schools—			
Maisonneuve, R.C., 1953, 5½ p.c.	25,000 00	25,000 00	23,750 00
Montreal P., 1935, 4 p.c.	32,000 00	32,000 00	27,840 00
Notre Dame de Grace Diss., 1951, 5 p.c.	15,000 00	15,550 42	13,500 00
Cote La Visitation, Que., R.C., 1951, 5½ p.c.	13,000 00	14,150 31	12,610 00
Westmount (St. Leo) R.C., 1950, 5 p.c.	15,000 00	15,642 66	13,200 00
Railways—			
Grand Trunk perp. cons. deb. stock, 4 p.c.	111,933 33	100,487 88	80,592 00
Quebec, Montmorency and Charlevoi Ry., 1st mtge., 1923, 5 p.c.	25,000 00	25,043 27	22,000 00
Winnipeg Electric, 1st ref. mtge. S.F., 1935, 5 p.c.	10,000 00	10,448 00	9,500 00
Miscellaneous—			
Can. Perm. Mtge. Corp., 1918, 4½ p.c.	25,000 00	25,000 00	25,000 00
Can. Perm. Mtge. Corp., 1922, 5 p.c.	10,000 00	10,000 00	10,000 00
Fidelity Trusts Co. of Ont., 1919, 4½ p.c.	10,000 00	10,000 00	10,000 00
Fidelity Trusts Co. of Ont., 1920, 4½ p.c.	5,000 00	5,000 00	5,000 00
London and Western Trust Co., Ltd., 1921, 5 p.c.	25,000 00	25,000 00	25,000 00
Montreal Light, Heat and Power, Lachine, S.F., 1933, 5 p.c.	79,000 00	79,716 80	77,420 00
Montreal Water and Power Co., Lachine S.F., prior lien, 1932, 4½ p.c.	31,633 33	30,699 07	27,204 67
New Brunswick Cold Storage Co. (g'teed by Prov. of New Brunswick), 1947, 4 p.c.	9,000 00	8,886 30	7,290 00
Ontario Loan and Debenture Co., 1922, 5 p.c.	20,000 00	20,000 00	20,000 00
Shawinigan Water and Power Co., cons. 1st mtge., 1934, 5 p.c.	25,000 00	25,523 54	24,500 00
Total par, book and market values	$ 931,633 32	$ 910,699 17	$ 847,252 00

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Governor—COLIN F. CAMPBELL.

Manager—JAMES CLUNES.

Principal Office—No. 7, Royal Exchange, London, E.C., England.

Joint Managers in Canada—W. KENNEDY and W. B. COLLEY.

Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Commenced business in Canada, March 1, 1862.)

CAPITAL.

Amount of capital authorized	$ 9,733,333 33
Amount subscribed	4,362,210 00
Amount paid thereon in cash	2,181,605 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
Dom. of Canada Stock, 1940/60, 4 p.c	$ 48,666 67	$ 40,880 00	
Prov. of Manitoba, 1950, 4 p.c	42,583 33	34,492 50	
City—			
Montreal Stock, 1921, 4 p.c	167,000 00	160,320 00	
Railways—			
Can. Northern Ont. Ry., 1st mtge. deb. stock (g'teed by Dom. of Canada), 1961, 3½ p.c	48,666 67	35,040 00	
Can. Nor. Ry., 1st mtge (gteed by prov. of Man.), 1930, 4 p.c.	24,333 33	20,926 66	
Can. Nor. Ry. Land Mtge., 1923, 5 p.c	27,740 00	21,914 60	
Miscellaneous—			
Can. Perm. Mtge Corp., 1920, 4½ p.c	24,333 33	24,333 33	
Total on deposit with Receiver General	$ 383,323 33	$ 337,907 09	
Carried out at market value			$ 337,907 09

Other Assets in Canada.

Cash at head office in Canada		6,993 58
Cash in banks, viz.:—		
Union Bank of Canada, Montreal	$ 19,930 87	
Canadian Bank of Commerce, Victoria	19,021 26	
Total cash in banks		38,952 13
Agents' balances and premiums uncollected ($3,452.14 was on business prior to October 1, 1918		61,113 91
Office furniture and plans		5,000 00
Total assets in Canada		$ 449,963 71

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid ($50 accrued in 1917)	$ 10,625 00
Reserve of unearned premiums, $300,059.06; carried out at 80 per cent	240,047 25
Taxes due and accrued	22,000 00
Accrued profit commissions	3,562 40
Total liabilities in Canada	$ 276,244 65

THE LONDON ASSURANCE—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 447,369 12	
Deduct reinsurances, $16,984.72; return premiums, $48,190.24	65,174 96	
Net cash received for premiums		$ 382,194 16
Interest on deposit with Receiver General paid direct to head office, England		15,488 66
Total income in Canada		$ 397,682 82

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 31,545 69	
Less savings, salvage and reinsurances	187 40	
Net amount paid for claims	$ 31,358 29	
Amount paid for claims occurring during the year	$ 169,843 94	
Deduct reinsurance	10,082 70	
Net amount paid for said claims	$ 159,761 24	
Total net amount paid for claims		$ 191,119 53
Paid for commission or brokerage		73,961 94
Commission on profits		1,875 70
Salaries and fees:—Salaries:—head office officials, $25,442.64; fees, auditors' $275		25,717 64
Paid for taxes, fire, $1,857.13; other, $9,221.10		11,078 23
Miscellaneous expenditure, viz.:—Advertising, $499.82; office expenses, furniture, etc., $2,497.94; travelling, $3,334.57; maps and plans, $1,156; postage, telegrams, telephones and express, $2,717.12; printing and stationery, $2,172.20; rents, $3,848.09; underwriters' boards, tariff associations, etc., $4,965.38		21,191 12
Total expenditure in Canada		$ 324,944 16

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 51,564,531	$ 552,000 41
Taken during the year, new and renewed	46,117,342	453,579 72
Total	$ 97,681,873	$1,005,580 13
Deduct terminated	40,482,716	391,265 52
Gross in force at end of year	$ 57,199,157	$ 614,314 61
Deduct reinsured	1,656,607	20,817 30
Net in force at December 31, 1918	$ 55,542,550	$ 593,497 31

(*For General Business Statement, see Appendix.*)

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
General Manager—HERBERT C. THISELTON.
Secretary—DAVID HERON, M.A., D.Sc.
Principal Office—20-22 Lincoln's Inn Fields, London, Eng.
Manager in Canada—GEORGE WEIR.
Head Office in Canada—Toronto.

(Established A.D. 1867. Commenced business in Canada July, 1880.)

CAPITAL.

Amount of joint stock authorized	£	250,000	$1,216,666 67
Amount subscribed		194,803	948,028 28
Amount paid in cash		119,803	583,033 28

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*)		$ 819,331 53

Other Assets in Canada.

Mortgage loans on real estate, first liens		4,000 00
Market value of bonds on deposit with New Brunswick Government. (*For details, see Schedule C*)		7,200 00
Market value of bonds held by the Company. (*For details, see Schedule D.*)		250,970 00
Cash at head office in Canada		20,290 51
Cash in banks, viz.:—		
Bank of Nova Scotia, Toronto	$ 67,215 44	
Canadian Bank of Commerce, Toronto	39,802 05	
Total cash in banks		107,017 49
Cash on deposit with Province of Manitoba (Workmen's Compensation)		5,000 00
Associated Companies, Manitoba		18,107 35
Office furniture, $5,000; plans, $5,000		10,000 00
Agents' balances and premiums uncollected, viz.:—		
Fire ($13,001.04 on business prior to Oct. 1, 1918)	$ 82,245 97	
Accident ($2,616.06 on business prior to Oct. 1, 1918	8,777 07	
Automobile, including Fire Risk ($2,153 87 on business prior to Oct. 1, 1918)	10,680 12	
Automobile, excluding Fire Risk ($3,967.93 on business prior to Oct. 1, 1918)	12,225 19	
Employers' Liability ($5,695.02 on business prior to Oct. 1, 1918)	42,904 61	
Guarantee ($5,373.33 on business prior to Oct. 1, 1918)	16,117 01	
Sickness ($556.36 on business prior to Oct. 1, 1918)	7,450 99	
Total		180,400 96
Agency adjustments		1,805 12
Employees' Victory Loan account		1,838 39
Total assets in Canada		$ 1,425,961 35

LIABILITIES IN CANADA.

Unsettled claims, viz.:—		
Fire, unadjusted ($40,620 accrued in previous years)	$ 99,008 35	
Accident, unadjusted	20,150 00	
Automobile (including Fire Risk), unadjusted ($750 accrued in previous years)	1,587 50	
Automobile (excluding Fire Risk), unadjusted ($4,200 accrued in previous years)	10,815 00	
Employers' Liability, unadjusted ($65,776 accrued in previous years)	199,559 15	
Guarantee, unadjusted ($31,000 accrued in previous years)	16,065 00	
Guarantee, resisted, in suit	25,000 00	
Sickness, unadjusted ($810 accrued in previous years)	5,960 00	
Total net amount of unsettled claims		$ 378,145 00

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums:—		
Fire	$ 301,087 49	
Accident	52,519 13	
Automobile (including Fire Risk)	14,931 75	
Automobile (excluding Fire Risk)	36,045 57	
Employers' Liability	43,438 00	
Guarantee	68,069 06	
Sickness	15,202 68	
Total, $531,293.68; carried out at 80 per cent		$ 425,034 94
Salaries, rent, etc., due and accrued		2,659 11
Taxes due and accrued		18,138 18
Reinsurance premiums due:—		
Fire	$ 499 76	
Accident	259 82	
Automobile (including Fire Risk)	603 92	
Employers' Liability	1,193 34	
Guarantee	456 78	
Total		3,013 62
Total liabilities in Canada		$ 826,990 85

INCOME IN CANADA.

Premiums.	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire (Risk).
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received for premiums	591,132 16	129,972 18	43,373 79	81,092 65
Less reinsurances	8,754 12	5,552 07	16,842 14	767 63
Less return premiums	81,582 97	957 86	6,495 09	6,968 22
Total deduction	90,337 09	6,509 93	23,337 23	7,735 85
Net cash received for premiums	500,795 07	123,462 25	20,036 56	73,356 80

Premiums.	Employers' Liability.	Guarantee.	Sickness.
	$ cts.	$ cts.	$ cts.
Gross cash received for premiums	495,590 33	138,811 37	30,455 12
Less reinsurances	2,522 71	11,263 57	
Less return premiums	6,484 16	8,313 17	336 83
Total deduction	9,096 87	19,576 74	
Net cash received for premiums	486,583 46	119,234 63	30,118 29

Net cash received for premiums for all classes of business	$ 1,353,587 06
Cash received for interest on investments	12,498 40
Total income in Canada	$ 1,366,085 46

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Employers' Liability.	Guarantee	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years			1,582 60	2,490 60	116,911 10	13,487 94	
Less savings and salvage				198 90	991 79	5,314 47	
Less reinsurance			791 30		930 83		
Total deduction					1,922 62		
Net payment for said claims	54,797 66	20,287 99	791 30	2,291 70	114,988 48	8,173 47	4,796 40
Paid for claims occurring during the year	172,190 92	35,008 56	18,630 11	12,989 24	183,938 22		12,872 16
Less savings and salvage				1,809 71	742 06		
Less reinsurance	1,936 13	1,021 25	7,688 08	318 72	134 99		169 64
Total deduction				2,128 43	877 05		
Net payment for said claims	170,254 79	33,987 31	10,942 03	10,860 81	183,061 17	5,202 83	12,702 52
Total net payment for claims	225,052 45	54,275 30	11,733 33	13,152 51	298,049 65	13,376 30	17,498 92

Total net payments for claims for all classes of business	$ 633,138 46
Commission and brokerage: Fire, $129,221.98; Other, $177,506.49	306,728 47
Taxes: Fire, $15,063.65; Other, $21,552.17	36,615 82
*Salaries, fees and travelling expenses: Salaries, head office, $78,979.98; fees, auditors', $900.00; expenses, of officials, $10,961.23	90,841 21
†Miscellaneous expenditure: viz.: Advertising, $2,039.62; maps and plans, $1,961.04; postage, telegrams, telephones and express, $5,131.09; printing and stationery, $11,296.99; rents, $7,479.32; sundries, $13,451.59; agency charges, $53.21; Workmen's Compensation Board, Manitoba, $1,959.73; elevator inspection, $1,876.40	45,248 99
Total expenditure in Canada	$ 1,112,572 95

* ($22,090.51 belongs to Fire business.)

† ($15,683.25 belongs to Fire business.)

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	7,702	27,094,622	334,814 77	6,702	17,355,450	107,825 15
Taken in 1918—New	.....	.....	.....	1,176	3,208,500	33,854 92
Renewed	12,394	54,693,653	611,448 60	7,313	17,579,000	110,165 85
Totals	20,096	81,788,275	946,263 37	15,191	38,142,950	251,845 92
Less ceased	10,012	31,355,748	361,603 30	7,977	20,016,450	141,634 07
Gross in force at end of 1918	10,084	50,432,527	584,660 07	7,214	18,126,500	110,211 85
Less reinsured	.....	828,300	8,282 33	.....	780,000	5,173 58
Net in force at end of 1918	10,084	49,604,227	576,377 74	7,214	17,346,500	105,038 27

Risks and Premiums.	Class of Business.					
	Automobile (Including Fire Risk).			Automobile (Excluding Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	1,196	1,239,499	23,143 24	616	6,165,000	43,268 45
Taken in 1918—New	.....	.....	.....	1,492	14,920 000	96,833 90
Renewed	2,495	2,803,784	55,305 97	287	2,870,000	17,555 24
Totals	3,691	4,043,283	78,449 21	2,395	23,955,000	157,657 59
Less ceased	1,694	1,653,509	31,958 56	1,446	14,465,000	84,344 82
Gross in force at end of 1918	1,997	2,389,774	46,490 65	949	9,490,000	73,312 77
Less reinsured	.....	820,690	16,627 15	.....	175,000	1,221 63
Net in force at end of 1918	1,997	1,569,084	29,863 50	949	9,315,000	72,091 14

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded*

Risks and Premiums.	Class of Business.					
	Employers' Liability.			Guarantee.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	598	5,980,000	95,639 73	4,936	33,696,948	75,914 25
Taken in 1918—New	269	2,690,000	57,203 72	3,215	18,829,093	90,887 21
Renewed	379	3,790,000	45,212 44	3,276	20,720,209	77,008 50
Totals	1,246	12,460,000	198,055 89	11,427	73,246,250	243,809 96
Less ceased	658	6,580,000	114,204 27	6,059	38,877,045	102,429 83
Gross in force at end of 1918	588	5,880,000	83,851 62	5,368	34,369,205	141,380 13
Less reinsured	.....	170,000	3,734 53	.....	1,996,966	14,201 24
Net in force at end of 1918	588	5,710,000	80,117 09	5,368	32,372,239	127,178 89

	Class of Business.
	Sickness.
	Premiums.
	$ cts.
Gross in force at end of 1917	27,184 30
Taken in 1918—New	10,044 06
Renewed	26,141 10
Totals	63,369 46
Less ceased	32,964 09
Net in force at end of 1918	30,405 37

The London Guarantee and Accident—*Concluded.*

Schedule B.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada (3) War Loan, 1937, 5 p.c.	$ 27,000 00	$ 25,876 21
Dom. of Canda (4) War Loan, 1922, 5½ p.c.	50,000 00	50 000 00
Cities—		
Calgary, 1933, 5 p.c.	9,733 33	9,051 99
Calgary, 1943, 5 p.c.	22,873 33	20,586 00
Edmonton, 1930, 4½ p.c.	9,733 33	8,565 33
Fort William, 1935, 4½ p.c.	7,300 00	6,424 00
Fort William, 1940, 4½ p.c.	12,166 66	10,463 33
Medicine Hat, 1934, 5 p.c.	8,273 33	7,446 00
Medicine Hat, 1944, 5 p.c.	46,720 00	40,646 40
Medicine Hat, 1954, 5 p.c.	37,473 33	32,227 06
Moosejaw, 1952, 4½ p.c.	1,460 00	1,299 40
Moosejaw, 1953, 5 p.c.	59,373 33	52,842 25
New Westminster, 1932, 4½ p.c.	486 67	413 67
New Westminster, 1941, 4½ p.c.	1,460 00	1,182 60
New Westminster, 1961, 4½ p.c.	1,946 67	1,498 94
New Westminster, 1962, 4½ p.c.	25,306 66	19,486 13
New Westminster, 1943, 5 p.c.	5,840 00	5,080 80
New Westminster, 1962, 5 p.c.	5,840 00	4,905 60
New Westminster, 1963, 5 p.c.	12,653 33	10,628 80
Prince Albert, 1923, 5 p.c.	1,946 66	1,790 92
Prince Albert, 1928, 5 p.c.	973 33	895 46
Prince Albert, 1938, 5 p.c.	486 67	447 73
Prince Albert, 1943, 5 p.c.	69,593 34	59,850 27
Regina, 1950, 4½ p.c.	9,733 33	8,078 66
Regina, 1943/1963, 5 p.c.	48,666 67	43,800 00
Saskatoon, 1941/1961, 5 p.c.	48,666 67	42,340 00
Municipalities or Districts—		
Greater Winnipeg. W. Dist., 1954, 4½ p.c.	47,206 67	40,597 74
Point Grey, 1960, 4½ p.c.	12,166 67	9,368 34
Point Grey, 1961, 4½ p.c.	12,166 67	9,368 34
Point Grey, 1953, 5 p.c.	9,246 67	7,859 67
Point Grey, 1961, 5 p.c.	120,205 53	102,174 70
Point Grey, 1962, 5 p.c.	50,613 33	42,515 20
South Vancouver, 1961, 4 p.c.	24,333 33	17,033 33
South Vancouver, 1962, 5 p.c.	97,333 33	82,733 33
Vancouver and Districts Joint Sewage and Drainage (g't'd. by Prov. of British Columbia), 1954, 4½ p.c.	48,666 67	41,853 33
Total on deposit with Receiver General	$ 947,645 51	$ 819,331 53

Schedule C.

Bonds on deposit with New Brunswick Government, viz.:—

	Par value.	Market value.
Prov. of New Brunswick, 1941, 3 p.c.	$ 9,500 00	$ 6,840 00
Prov. of New Brunswick, 1942, 3 p.c.	500 00	360 00
Total on deposit with New Brunswick Government	$ 10,000 00	$ 7,200 00

Schedule D.

Bonds held by the company, viz.:—

Dom. of Canada (5) War Loan, 1923, 5½ p.c.	$ 250,000 00	$ 250,000 00
Can. Northern Railway (equipment note) 1923, 4½ p.c.	1,000 00	970 00
Total held by the company	$ 251,000 00	$ 250,970 00

(*For General Business Statement, see Appendix.*)

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—JOHN H. CLAYTON.

General Manager and Secretary—F. W. P. RUTTER.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ALFRED WRIGHT.

Head Office in Canada—Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized	£ 3,141,250 0 0	$15,287,107 25
Amount subscribed	3,132,825 0 0	15,246,206 14
Amount paid thereon in cash	313,282 10 0	1,524,642 59

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B*)		$ 730,366 87

Other Assets in Canada.

Market value of bonds and debentures held by the company, (*For details, see Schedule C*)		149,100 00
Cash at head office and branches in Canada		7,193 48
Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 55,182 18	
Royal Bank, Winnipeg	47,352 90	
Bank of Montreal, Montreal	81,964 99	
Merchants Bank of Canada, Vancouver	50,956 22	
Total cash in banks		235,456 29
Interest accrued		4,080 16
Agents' balances and premiums uncollected, viz.:—		
Fire, ($12,954.66 on business issued prior to Oct. 1, 1918)	$ 132,486 81	
Automobile (including Fire Risk)	5,005 97	
Total		137,492 78
Total assets in Canada		$ 1,263,698 58

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 88,135 13	
Net amount of fire claims, resisted, in suit	7,500 00	
Net amount of automobile (including fire risk) claims, unadjusted	1,920 00	
Net amount of automobile (including fire risk) claims, resisted, not in suit	715 00	
Total net amount of unsettled claims		$ 98,270 13
Reserve of unearned premiums, viz.:—		
Fire	$ 660,451 93	
Automobile (including Fire Risk)	11,578 43	
Total, $672,030.36; carried out at 80 per cent		537,624 28
Taxes due and accrued		80,000 00
Total liabilities in Canada		$ 715,894 41

London and Lancashire—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk).	
	$ cts.	$ cts.	
Gross cash received	1,080,107 18	25,624 36	
Less reinsurance	51,986 79	283 60	
Less return premiums	128,561 89	6,159 93	
Total deduction	180,548 68	6,443 53	
Net cash received	899,558 50	19,180 83	
Net cash received for premiums for all classes of business			$ 918,739 33
Cash received for interest on investments			41,739 91
Endorsement fees			19 63
Total income in Canada			$ 960,498 87

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	65,497 53		
Paid for claims occurring during the year	345,616 38	8,934 89	
Less reinsurance	11,809 80		
Net payment for said claims	333,815 48		
Total net payment for claims	399,313 01	8,934 89	
Total net amount paid for claims			$ 408,247 90
Commission or brokerage, fire, $173,071.23; other, $4,964.98			178,036 21
Salaries and travelling expenses: (fire) Salaries, head office officials, $56,875.47; travelling expenses, officials, $3,036.10			59,911 57
Taxes, fire, $23,112.23; other, $229.54			23,341 77
Miscellaneous expenditure, (fire), viz.—Advertising, $2,901.71; rent, $5,950.90; maps and plans, $1,790.46; postage, telegrams, telephones and express, $3,313.80; underwriters' associations, $12,282.97; office expenses, $5,404.17; sundries, $337.09; legal expenses, $14.92; office furniture and fixtures, $511.67; stationery and printing, $5,159.52			37,697 21
Total expenditure in Canada			$ 707,234 66

LONDON AND LANCASHIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Automobile (including Fire Risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	54,588	120,771,488	1,253,331 17			
Taken in 1918—New	28,150	107,153,093	1,087,484 90	1,536	1,791,152	30,630 33
Renewed						
Totals	82,738	227,924,581	2,340,816 07			
Less ceased	27,486	99,459,056	986,468 29	320	485,130	7,247 36
Gross in force at end of 1918	55,252	128,465,525	1,354,346 78	1,216	1,316,322	23,282 97
Less reinsured		8,132,766	56,290 77			226 10
Net in force at end of 1918	55,252	120,332,759	1,298,056 01	1,216	1,316,322	23,156 87

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Governments—		
Dominion of Canada stock, 1938, 3 p.c.	$ 29,200 00	$ 21,608 00
Dominion of Canada (2) War Loan, 1931, 5 p.c.	10,000 00	9,550 00
Dominion of Canada (3) War Loan, 1937, 5 p.c.	15,000 00	14,268 75
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	70,000 00	70,000 00
Province of Alberta, 1923, 4½ p.c.	25,000 00	24,000 00
Province of Manitoba, 1947, 4 p.c.	26,280 00	21,549 60
Niagara Falls Park (g'teed by the Prov. of Ontario), 1927, 4 p.c.	49,333 33	45,386 66
Province of Ontario stock, 1917, 4 p.c.	29,200 00	24,820 00
Province of Saskatchewan, 1919, 4½ p.c.	24,333 33	23,846 66
British Government local loans, 1912, or later, 3 p.c.	26,766 67	16,060 00
Guaranteed Stock (Irish Land Act), 1939, or later, 3 p.c.	34,066 67	19,758 65
British Government War Loan, 1929/1947, 5 p.c.	24,333 33	23,116 67
Cities—		
Calgary, 1932, 4½ p.c.	4,866 67	4,282 67
Calgary, 1942, 4½ p.c.	19,466 67	16,352 00
Columbia (now Grand Forks, B.C.) 1920, 6 p.c.	3,000 00	2,940 00
Edmonton, 1919, 4½ p.c.	742 96	720 67
Edmonton, 1920, 4½ p.c.	1,727 08	1,658 00
Guelph, 1935, 4½ p.c.	10,000 00	9,200 00
Hull, 1936, 5½ p.c.	20,000 00	19,800 00
St. Catharines, 1941, 5½ p.c.	324 38	10,840 60
St. Catharines, 1941-1945, 5½ p.c.	10,000 00	
Toronto, 1929, 3½ p.c.	24,333 33	21,170 00
Toronto, 1944, 3½ p.c.	24,333 33	18,980 00
Toronto, 1921, 4 p.c.	4,866 67	4,720 67
Toronto, 1948, 4½ p.c.	24,333 33	22,630 00
Toronto, 1944, 5 p.c.	2,000 00	2,000 00
Vancouver, 1948, 4 p.c.	4,866 67	3,698 67
Winnipeg, 1940, 4 p.c.	14,600 00	12,264 00
Towns—		
Estevan, 1924, 5 p.c.	$ 1,225 86	$ 1,127 79
Estevan, 1926, 5 p.c.	1,621 82	1,492 07
Estevan, 1929 to 1934, 5 p.c.	8,588 07	7,471 62
Gleichen, Alta., 1919 to 1931, 6 p.c.	13,893 40	13,337 65
Kerrobert, Sask., 1930, 6½ p.c.	559 16	553 57
Kerrobert, Sask., 1936, 6½ p.c.	815 90	807 74
Kerrobert, Sask., 1937, 6½ p.c.	868 94	860 25

LONDON AND LANCASHIRE—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures on deposit with Receiver General—*Concluded*—

	Par value.	Market value.
Towns—Concluded.		
Melfort, Sask., 1919 to 1930, 5 p.c.	$ 2,987 36	$ 2,837 99
Morse, Sask., 1919 to 1921, 7 p.c.	486 97	486 97
Morse, Sask., 1919 to 1922, 7 p.c.	1,569 61	1,569 61
Morse, Sask., 1919 to 1927, 7 p.c.	834 86	834 86
Ogema, Sask., 1928 to 1931, 7 p.c.	1,481 75	1,481 75
Ogema, Sask., 1933, 7 p.c.	468 07	468 07
Ogema, Sask., 1935, 7 p.c.	535 90	535 90
Radville, Sask., 1919 to 1926, 7 p.c.	5,526 17	5,526 17
Radville, Sask., 1919–1926, 7 p.c.	1,333 34	1,333 34
Village—		
New Toronto, 1930 to 1937, 5½ p.c.	10,251 80	9,944 25
District—		
Greater Winnipeg Water, 1922, 5 p.c.	10,000 00	9,900 00
" " " 1923, 5 p.c.	5,000 00	4,609 00
School—		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.	68,133 34	55,869 34
Railways—		
C.N.R. 1st mortgage deb. stock (g'teed by Dominion of Canada), 1958, 3½ p.c.	38,933 33	28,032 00
Can. Nor. Alberta Ry. 1st mortgage deb. stock (g'teed by the Dominion of Canada), 1960, 3½ p.c.	58,400 00	41,464 00
Can. Nor. Pacific Ry. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1950, 4 p.c.	38,933 34	28,810 67
Pacific and Great Eastern Ry. Co. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1942, 4½ p.c.	24,333 33	20,440 00
Miscellaneous—		
Canada Permanent Mortgage Corp., 1919, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 854,756 73	$ 730,366 87

SCHEDULE C.

Bonds and debentures held by the Company:—		
Dominion of Can. (5) War Loan, 1933, 5½ p.c.	$ 75,000 00	$ 75,000 00
Dominion of Can. (4) War Loan, 1937, 5½ p.c.	30,000 00	30,000 00
Anglo-French External Loan, 1920, 5 p.c.	15,000 00	14,100 00
Dominion Permanent Loan Co., 1919, 4 p.c.	10,000 00	10,000 00
Standard Reliance Mortgage Corp., 1923, 5½ p.c.	20,000 00	20,000 00
Total par and market values	$ 150,000 00	$ 149,100 00

(*For General Business Statement, see Appendix.*)

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—A. H. C. CARSON.

Vice-President,—R. HOME SMITH.

Managing Director—F. D. WILLIAMS.

Secretary—A. V. STAMPER.

Principal Office—33 Scott St., Toronto, Ont.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the consolidated statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount subscribed	110,000 00
Amount paid thereon in cash	19,250 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value and real estate (less encumbrances) held by company (Head Office Building)	$ 131,727 08
Amount secured by way of loans on real estate by bond or mortgage, first liens	11,996 70
Book and market value of bonds and debs. *(For details, see Schedule B)*	215,134 40

Stock owned:—	Par value. $ cts.	Book value. $ cts.	Market value. $ cts.
98 shares Sovereign Bank	3,920 00	700 00	700 00

Carried out at book value		700 00
Cash at head office, $4,487.95; at Montreal Branch, $3,038.14		7,526 09
Cash in banks:—		
Union Bank of Canada, Toronto	$ 6,896 65	
Merchants Bank of Canada, Toronto, savings account	6,834 97	
Merchants Bank of Canada, Toronto, current account	31,518 40	
Royal Bank of Canada, Toronto	5,326 65	
Total cash in banks		50,576 67
Total ledger assets		$ 417,660 94

OTHER ASSETS.

Interest accrued	2,627 58
Rents due	480 00
Agents' balances and premiums uncollected ($802.34 on business prior to Oct. 1, 1918)	49,053 78
Furniture, fixtures, automobiles and plans	10,000 00
Reinsurance losses	4,608 85
*Portion of total premium notes in force usually unassessed	155,826 85
Total assets	$ 640,258 00
*Deduct portion of total premium notes in force usually unassessed which are admitted as contingent assets only	155,826 85
Total admitted assets of the company	$ 484,431 15

*In addition to the usually unassessed portion of premium notes shown above, there is $103,937.19 which has been assessed and is payable in instalments within the next two years.

The London Mutual—*Continued.*

LIABILITIES.

Net amount of claims, unadjusted ($4,560 accrued prior to 1918)		$ 27,374 82
Reserve of unearned premiums, $344,364.29; carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed)		275,491 43
Salaries, rents, advertising, agency and other expenses due and accrued		3,642 66
Reinsurance premiums, due		7,585 46
Taxes due and accrued		5,452 44
Interest accruing on mortgage on building		566 47
Total liabilities		$ 320,113 28
Excess of assets over all liabilities		$ 164,317 87
Capital stock paid in cash		19,250 00
Surplus over all liabilities and paid-up capital		$ 145,067 87

INCOME.

Gross cash received for premiums	$ 735,152 38	
Deduct reinsurances, $225,244.15; return premiums, $107,780.48	333,024 63	
Net cash received for premiums		$ 402,127 75
Received for interest and dividends on bonds		11,845 96
Profit on sale of securities		1,838 87
Transfer fees		43 95
Total income		$ 415,856 53

EXPENDITURE.

Paid for claims occurring in previous years	$ 31,662 79	
Deduct savings and salvage, $1,149.64; reinsurance, $10,266.74	11,416 38	
Paid for said claims	$ 20,246 41	
Paid for claims occurring during the year	$ 362,493 92	
Deduct savings and salvage, $200.00; and reinsurances, $123,935.72	124,135 72	
Net paid for said claims	$ 238,358 20	
Total net paid for claims		$ 258,604 61
Paid or allowed for commission or brokerage		55,365 41
Paid or allowed for commission on profits, fire		5,445 44
Paid for: Salaries of H. O. officials, $43,363.70; general and special agents, $8,200.21; directors' fees, $2,100; auditors' fees, $800.00; travelling expenses, officials, $1,960.78		56,924 69
Paid for taxes		12,517 45
Miscellaneous expenditure, viz.: Advertising, $4,288.95; furniture and fixtures, $267.20; inspections and surveys, $2,486.54; legal expenses, $675.15; office expenses, $1,117.04; postage, telegrams, telephones and express, $3,949.50; printing and stationery, $6,097.62; rents, $3,953.92; underwriters' boards, tariff associations, etc., $1,565.32; bank exchange and discount, $422.97; automobile, $1,785.00, maps and plans, $1,627.66; trade reports, $372.84; sundries, $1,921.90; expense of H. O. building, $682.13		31,213 74
Total expenditure		$ 420,071 34

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$ 177,486 45
Amount of commission thereon	53,660 50
Amount of losses recovered from said companies	132,926 12
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $179,481.80; carried out at 80 per cent	143,585 44
Amount of losses due and recoverable from such companies	9,196 10
Amount of reinsurance premiums payable to such companies	6,905 98

THE LONDON MUTUAL—*Concluded*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917		$ 434,843 91
Amount of cash income as above		415,856 53
Total		$ 850,700 44
Amount of expenditure as above	$ 420,071 34	
Amount written off ledger assets	12,968 16	
Total		433,039 50
Balance, net ledger assets, at December 31, 1918		$ 417,660 94

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Amount.	Premiums.
	$	$ cts.
Gross policies in force at end of 1917	109,052,475	1,052,349 86
Taken in 1918, new and renewed	77,034,694	729,377 64
Totals	186,087,169	1,781,727 50
Less ceased	72,500,610	696,731 03
Gross in force at end of 1918	113,586,559	1,084,996 47
Less reinsured	47,575,467	407,357 15
Net in force at end of 1918	66,011,092	677,639 32

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General..

	Par value.	Book and market value.
City—		
Victoria, 1952, 4 p.c.	$ 6,000 00	$ 4,620 00
Towns—		
Dauphin, Man, 1925, 5 p.c.	8,000 00	7,360 00
Springhill, N.S., 1933, 4 p.c.	24,000 00	19,680 00
Miscellaneous—		
Canada Permanent Mortgage Corp., 1920, 5 p.c.	7,500 00	7,500 00
Huron and Erie Mortgage Corp., 1922, 5½ p.c.	8,000 00	8,000 00
Ontario Loan and Debenture Co., 1919, 4 p.c.	8,000 00	8,000 00
Total on deposit with Receiver General	$ 61,500 00	$ 55,160 00
Held by the Company—		
Government—		
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	5,550 00	5,550 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	15,450 00	15,450 00
Cities—		
Nanaimo, 1950, 5 p.c.	5,000 00	4,250 00
Nelson, 1928, 5 p.c.	10,000 00	9,000 00
Nelson (Street Ry.) (gteed. by City of Nelson), 1930, 5 p.c.	4,500 00	4,005 00
Revelstoke, 1960, 5 p.c.	5,000 00	4,100 00
Strathcona, 1931, 5 p.c.	7,541 12	7,164 06
Strathcona, 1947, 5½ p.c.	2,000 00	1,900 00
Three Rivers, 1946, 4 p.c.	2,000 00	1,560 00
Towns—		
Hawkesbury, 1920 to 1929, 6 p.c.	3,850 12	3,926 12
Kincardine, 1938, 5 p.c.	3,000 00	2,820 00
Melfort, 1942, 6 p.c.	10,000 00	9,400 00
Miscellaneous—		
Canada Permanent Mortgage Corp., 1920, 4½ p.c.	12,500 00	12,500 00
Interurban Electric Co., Ltd., (prior lien), 1914, 5 p.c.	9,361 21	2,340 30
Lewis Building Co. (consolidated mtge.), 1952, 5 p.c.	12,000 00	9,960 00
Mississippi River Power Co., (1st mtge., 1951), 5 p.c.	10,000 00	7,600 00
Ontario and Manitoba Flour Mills, Ltd. (1st mtge.), 1930, 6 p.c.	5,000 00	4,800 00
Riordon Pulp & Paper Co., (1st mtge.), 1942, 6 p.c.	10,000 00	9,600 00
St. Maurice Valley Cotton Mills Co., Ltd. (1st mtge.), 1952, 6 p.c.	10,000 00	7,400 00
Railway—		
Canadian Northern Western Railway, 1st mtge., deb. stk., (g'teed by Province of Alberta), 1942, 4½ p.c.	43,629 67	36,648 92
Total par, book and market values	$ 247,882 12	$ 215,134 40

SESSIONAL PAPER No. 8

LUMBERMEN'S UNDERWRITING ALLIANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—U. S. EPPERSON.
Secretary—J. J. LYNN.
Principal Office—Kansas City, Missouri, U.S.A.
Chief Agent in Canada—T. E. CLENDINNEN.
Head Office in Canada—Ottawa, Ont.

(Organized, 1905. Dominion license issued, May 10, 1918.)

ASSETS IN CANADA.

Held solelely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	$ 25,000 00	$ 25,000 00	
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	25,000 00	25,000 00	
Total on deposit with Receiver General	$ 50,000 00	$ 50,000 00	
Carried out at market value			$ 50,000 00

Other Assets in Canada.

Interest accrued	351 40
Agents' balances and premiums uncollected ($2,247.40 on business prior to October, 1918)	12,207 80
Total assets in Canada	$ 62,559 20

LIABILITIES IN CANADA.

Reserved of unearned premiums, $55,491.44; carried out at 80 per cent	$ 44,393 15
Salaries, rent, advertising, agency and other expenses, due and accrued	2,441 56
Total liabilities in Canada	$ 46,834 71

INCOME IN CANADA.

Gross cash received for premiums	$ 126,393 36	
Less return premiums	21,183 43	
Total cash received for premiums		$ 105,209 93
Received for interest		1,422 45
Total income in Canada		$ 106,632 38

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 5,777 16	
Amount paid for claims occurring during the year	13,385 23	
Total net amount paid for claims		$ 19,163 39
Taxes		395 99
Miscellaneous expenditure: Legal expenses, $1,946.12; administrative expense, $22,339.65; deposit savings returned, $8,477.98		32,763 75
Paid for auditors' fees		13 05
Total expenditure in Canada		$ 52,336 18

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1917	$ 4,100,185	$ 81,173 60
Taken during the year, new and renewed	8,587,016	132,881 52
Total	$ 12,687 201	$ 214,060 12
Deduct terminated	5,448,041	103,077 25
Gross and net in force at end of 1918	$ 7,239,160	$ 110,982 87

(*For General Business Statement, see Appendix.*)

MANUFACTURING LUMBERMEN'S UNDERWRITERS.

Statement for the Year ending December 31, 1918.

Principal Office—Kansas City, Mo.
Chief Agent in Canada—W. E. Bigwood.
Head Office in Canada—Toronto, Ont.

(Organized 1898, Dominion license issued April 24, 1918.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada (4) War Loan, 1927, 5½ p.c.	$ 25,000 00	$ 25,000 00
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 50,000 00	$ 50,000 00

Carried out at market value	$ 50,000 00

Other Assets in Canada.

Interest accrued	301 16
Agents' balances and premiums uncollected ($1,122.36 on business prior to Oct. 1, 1918)	4,969 41
Total assets in Canada	$ 55,270 57

LIABILITIES IN CANADA.

Reserve of unearned premiums, $61,226.98; carried out at 80 per cent	$ 48,981 58
Administration expense due Attorney-in-Fact	993 88
Total liabilities in Canada	$ 49,975 46

INCOME IN CANADA.

Gross cash received for premiums	$ 154,160 95	
Deduct return premiums	26,046 75	
Net cash received for said premiums		$ 128,114 20
Received for interest on investments		2,750 00
Total income in Canada		$ 130,864 20

EXPENDITURE IN CANADA.

Total net amount paid for claims occurring during the year	$ 8,544 11
Paid for taxes, fire	321 00
Fees, directors, $19.65; auditors, $140.76	160 41
Miscellaneous expenditure, viz.: Advertising, $25.90; legal expenses, $2,677.21; administration expense of Atty-in-Fact, $25,071.23; savings returned to subscribers, $12,196.13	39,970 47
Total expenditure in Canada	$ 48,995 99

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Amounts.	Premiums.
Gross in force at end of 1917	$ 4,147,600	$ 73,691 07
Taken during the year, new and renewed	8,327 100	151,402 89
Total	$ 12,474 700	$ 225,093 96
Deduct terminated	5,589,900	102,639 99
Gross and net in force at December 31, 1918	$ 6,884,800	$ 122,453 97

(*For General Business Statement, see Appendix.*)

*THE MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—ROBERT BARING.

Secretary—W. F. THOMPSON.

Principal Office—20 Old Broad Street, London, England.

Chief Agents in Canada—Messrs. REED, SHAW AND MCNAUGHT.

Head Office in Canada—85 Bay St., Toronto.

(Established July 30, 1836, and incorporated in January, 1881. Commenced business in Canada, December 14, 1896.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£	1,000,000
Amount paid thereon in cash		600,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Province of Ontario, 1941, 4 p.c	$ 27,000 00	$ 23,490 00	
British War Loan Stock, 1929/1947, 5 p.c	85,410 00	81,140 00	
Canadian Northern Railway (Ont. Div.), 1st mtge. (g'teed by Province of Manitoba), 1930, 4 p.c	4,866 67	4,185 34	
Total on deposit with Receiver General	$ 117,276 67	$ 108,815 34	
Carried out at market value			$ 108,815 34

Other Assets in Canada.

Cash at Chief Agency in Canada		10,687 05
Cash in Royal Bank of Canada, Toronto		27,536 68
Agents' balances and premiums uncollected, viz.:—		
Automobile (including Fire Risk)	$ 5,930 95	
Inland Transportation	2,623 66	
Total		8,554 61
Total assets in Canada		$ 155,593 68

LIABILITIES IN CANADA.

Net amount of automobile (including fire risk) claims, unadjusted ($50 of which accrued prior to 1918)	$ 5,363 89
Reserve of unearned premiums: automobile (including fire risk), $34,338.66; carried out at 80 per cent	27,470 92
Taxes due and accrued	47,000 00
Total liabilities in Canada	$ 79,834 81

*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the business of Automobile and Inland Transportation Insurance for which it was already licensed, but to December 31, 1918, the only fire insurance business transacted in Canada was in connection with automobile insurance.

THE MARINE INSURANCE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Automobile (including Fire Risk.)	Inland Transportation.	
	$ cts.	$ cts.	
Gross cash received	89,474 03	53,047 36	
Less reinsurance	344 58	6,420 57	
Less return premiums	19,609 85	208 44	
Total deduction	19,954 43	6,629 01	
Net cash received	69,519 60	46,418 35	
Net cash received for premiums for all classes of business			$ 115,937 95
Cash received for interest on investments			291 37
Interest on bank deposit			842 04
Total income in Canada			$ 117,071 36

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Automobile (Including Fire Risk).	Inland Transportation.	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	8,036 87		
Less savings and salvage	1,159 64		
Net payment for said claims	6,877 23		
Paid for claims occurring during the year	16,661 69	100 00	
Less savings and salvage	140 00		
Less reinsurance		12 50	
Net payment for said claims	16,521 69		
Total net payment for claims	23,398 92	87 50	
Total net payments for claims for all classes of business			$ 23,486 42
Commission and brokerage			25,864 00
Taxes			3,040 24
Travelling expenses			29 40
Miscellaneous expenditure, viz.: Legal expenses, $250.54; telegrams, telephones and express, $763.31; printing and stationery, $385.20; underwriters' boards, associations, etc., $279.29; record work, $1,500; adjusting expense, $1,122.28;			4,300 62
Total expenditure in Canada			$ 56,720 68

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THE MARINE INSURANCE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.				
	Automobile (including Fire Risk).		Inland Transportation.		
	Amount.	Premiums.	No.	Amount.	Premiums.
	$ cts.	$ cts.		$	$ cts.
Gross in force at end of 1917	2,354,637	62,320 67			
Taken in 1918, new and renewed	4,839,363	88,246 14	541	115,574,642	47,784 56
Totals	7,194,000	150,566 81			
Less ceased	3,152,092	81,544 90	541	115,574,642	47,784 56
Gross in force at end of 1918	4,041,908	69,021 91			
Less reinsured	15,000	344 58			
Net in force at end of 1918	4,026,908	68,677 33			

(*For General Business Statement, see Appendix.*)

MECHANICS AND TRADERS INSURANCE COMPANY.

*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—H. A. SMITH.

Secretary—G. H. TRYON.

Principal Office—New Orleans, La.

Chief Agent in Canada—W. L. HOLLAND.

Head Office in Canada—Vancouver, B.C.

(Incorporated 1869. Dominion license issued, January 4, 1918.)

CAPITAL.

Amount of stock authorized, subscribed and paid in cash	$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
United States (2) Liberty Loan, 1927/1942, 4¼ p.c.	$ 20,000 00	$ 20,000 00

Carried out at market value	$ 20,000 00

Other Assets in Canada.

Cash in Bank of Ottawa, Vancouver, B.C.	3,181 53
Interest accrued	106 25
Agents' balances and premiums uncollected	3,618 60
Total assets in Canada	$ 26,906 38

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 1,200 00
Reserve of unearned premiums, $12,756.61; carried out at 80 per cent	10,205 29
Taxes, due and accrued	100 00
Return premiums, $1,052.86; reinsurance, $731.22	1,784 08
Total liabilities in Canada	$ 13,289 37

INCOME IN CANADA.

Gross cash received for premiums	$ 33,181 00	
Deduct reinsurances, $3,774.73; return premiums, $4,387.50	8,162 23	
Total net cash received for premiums		$ 25,018 77
Received for interest on bond		425 00
Total income in Canada		$ 25,443 77

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 17,798 09	
Deduct reinsurances	2,504 76	
Total net amount paid for said claims		$ 15,293 33
Paid for commission or brokerage		5,738 17
Paid for taxes		336 85
Salaries and travelling expenses:—Salaries: General and special agents, $2,936.49; travelling expenses, agents, $329.21		3,265 70
Miscellaneous expenditure, viz.: Advertising, $8.80; postage, telegrams, telephones and express, $136.05; underwriters' boards, tariff associations, etc., $211.41; adjusting expense, $205.29; Insurance Dept. licenses and fees, $3.20		564 75
Total expenditure in Canada		$ 25,198 80

*This statement here given includes the entire business transacted during 1918.

MECHANICS AND TRADERS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.	
	Fire.	
	Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1917	816,875	17,517 62
Taken in 1918, new and renewed	1,171,347	26,082 82
Totals	1,988,222	43,600 44
Less ceased	628,363	13,426 97
Gross in force at end of 1918	1,359,859	30,173 47
Less reinsured	251,077	4,442 97
Net in force at end of 1918	1,108,782	25,730 50

(*For General Business Statement, see Appendix.*)

THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—W. A. SIMS.
Managing Director—A. E. BLOGG.
Secretary—ALFRED WRIGHT.
Head Office—Toronto, Ont.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada, November 1, 1875.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	250,000 00
Amount paid thereon in cash	50,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule B)*		$ 521,284 18
Cash at head office and branches		600 07
Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 33,716 48	
Union Bank, Winnipeg	14,858 84	
Merchants Bank, Vancouver	10,093 58	
Royal Bank, Montreal	1,798 68	
Total cash in banks		60,467 58
Total ledger assets		$ 582,351 83
Deduct market value of bonds and debentures under book value		90,718 83
		$ 491,633 00

OTHER ASSETS.

Interest accrued	6,286 38
Agents' balances and premiums uncollected ($2,179.23 on business prior to Oct. 1, 1918)	46,314 37
Amount due for reinsurance losses	1,500 00
Total assets	$ 545,733 84

LIABILITIES.

Total net amount of claims, unadjusted	$ 13,025 09
Reserve of unearned premiums, $203,974.89; carried out at 80 per cent	163,179 91
Taxes due and accrued (estimated)	12,100 00
Borrowed money	2,182 84
Total liabilities (excluding capital stock	$ 191,117 84
Excess of assets over liabilities	$ 354,616 00
Capital stock paid in cash	50,000 00
Surplus over liabilities and capital	$ 304,616 00

INCOME.

Gross cash received for premiums	$ 327,484 41	
Deduct reinsurance, $15,234.41; return premiums, $39,820.39	55,054 80	
Total net cash received for premiums		$ 272,429 61
Received for interest on investments		17,862 74
Endorsement fees		6 42
Total income		$ 290,298 77

THE MERCANTILE—*Continued.*

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 26,245 70	
Amount paid for claims occurring during the year	$ 133,033 63	
Deduct reinsurances	4,040 53	
Net amount paid for said claims	$ 128,993 10	
Total net amount paid for claims		$ 155,238 80
Commission or brokerage and commission on profits		58,749 02
Salaries and travelling expenses: Salaries, head office officials, $18,626.65; travelling expenses, officials, $1,115.63		19,742 28
Taxes		7,368 70
Dividends, 25 p.c. and bonus 25 p.c.		25,000 00
Miscellaneous expenditure, viz.: Postage, telegrams, telephones, and express, $1,015.78; printing and stationery, $1,117.81; advertising, $652.84; maps and plans, $439.90; underwriters' boards, tariff associations, etc., $4,216.84; rents, $1,935.87; office furniture and fixtures, $145.31; legal expenses, $20; office expenses, $1,381.51; sundries, $236.07		11,161 93
Total expenditure		$ 277,260 73

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1917	$ 566,500 95
Amount of income as above	290,298 77
Total	$ 856,799 72
Amount of expenditure as above	277,260 73
Balance, net ledger assets, December 31, 1918 ($582,351.83 less $2,812.84 ledger liability)	$ 579,538 99

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 2,366 08
Amount of commission thereon	473 17
Amount of losses recovered from such companies	132 71

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
		$	$ cts.
Gross policies in force at end of 1917	16,958	38,416 783	386,196 02
Taken during the year—new and renewed	9,932	36,883,488	333,096 95
Total	26,890	75,300,271	719,292 97
Deduct terminated	9,448	30,718,061	299,654 86
Gross in force at end of year	17,442	44,582 210	419,638 11
Deduct reinsured	.....	2,423,927	12,049 37
Net in force at December 31, 1918	17,442	42,158,283	407,588 74

THE MERCANTILE—*Concluded.*

SCHEDULE B.

Bonds and debs. owned, viz.:—

On deposit with Receiver General—

	Par value.	Book value.	Market value.
Governments—			
Dom. of Canada, 1914/1919, 3¾ p.c.	$ 17,033 34	$ 16,905 60	$ 16,692 68
Prov. of Manitoba, 1950, 4 p.c.	24,333 33	22,386 67	19,710 00
Prov. of Ontario Stock, 1947, 4 p.c.	19,466 67	20,077 28	16,546 67
City—			
Winnipeg, 1940, 4 p.c.	9,733 34	10,080 08	8,176 00
Village—			
Markham, 1919, 5 p.c.	600 63	1,308 99	1,295 90
Markham, 1919 to 1921, 5 p.c.	708 36		
District—			
South Vancouver, 1960, 5 p.c.	13,000 00	14,207 50	11,050 00
Railways—			
Can. Nor. Ry., 1st mtge. (g'teed. by Dom. of Can.), 1953, 3 p.c.	73,000 00	66,751 12	47,450 00
Can. Nor. Ont. Ry., deb. stk. (g'teed. by Dom. of Can.), 1961, 3½ p.c.	48,666 67	42,826 66	35,040 00
Can. Nor. Pac. Ry., 1st mtge. bed. stock (g'teed by Prov. of Br. Columbia), 1950, 4 p.c.	9,733 33	9,635 95	7,202 66
St. John and Quebec Ry. Co., 1st mtge. deb. stock (g'teed. by Prov. of New Brunswick), 1962, 4 p.c.	24,333 33	23,116 68	18,980 00
Total on deposit with Receiver Gen..	$ 240,609 00	$ 227,296 53	$ 182,143 91

Held by the Company—

Government—			
Province of Ontario, 1928, 6 p.c.	15,000 00	15,000 00	15,000 00
Province of Ontario, 1925, 4½ p.c.	10,000 00	9,153 00	9,700 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	25,000 00	24,718 75	25,000 00
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	25,000 00	25,000 00	25,000 00
City of Calgary, 1940, 4½ p.c.	24,333 33	22,508 32	20,683 33
District—			
South of Vancouver, 1960, 5 p.c.	12,000 00	11,281 51	10,200 00
Railways—			
Caledonian Ry., 3 p.c. pref. Conv. Ord. Stock.	63,996 71	47,254 56	28,798 52
London and Northwestern Ry., 4 p.c., pref. stock	19,466 67	20,535 66	14,794 67
London, Chatham and Dover Ry. Co. arbit. stock, 4½ p.c.	24,333 33	27,865 00	19,710 00
Quebec Central Ry. Co., com. stock, 4 p.c.	48,666 67	53,046 61	43,313 34
Toronto Power Co., Ltd., con. deb. stock (g'teed. by Tor. Ry. Co.), 1941, 4½ p.c.	13,359 03	12,624 24	11,221 58
Miscellaneous—			
Empire Loan Co., 1919, 5 p.c.	25,000 00	25,000 00	25,000 00
Total par, book and market values...	$ 546,764 74	$ 521,284 18	$ 430,565 35

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—E. L. BALLARD.

Secretary—A. C. NOBLE.

Principal Office—1 Liberty Street, New York City.

Chief Agent in Canada—C. G. HOBSON.

Head Office in Canada—Vancouver, B.C.

(Incorporated, 1910. Dominion license issued December 26, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid for in cash	$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
Govt. of United Kingdom of Great Britain and Ireland, secured loan gold notes 1919, 5½ p.c.	$ 21,000 00	$ 20,160 00

Carried out at market value	$ 20,160 00

Other Assets in Canada.

Bonds held by the Company:—

	Par value.	Market value.	
Dom. of Can. (5) War Loan, 1933, 5½ p.c.	$ 5,000 00	$ 5,000 00	
Carried out at market value			5,000 00
Cash in Bank of Montreal			4,423 39
Interest accrued			527 05
Agents' balances and premiums uncollected			3,147 43
Total assets in Canada			$ 33,257 87

LIABILITIES IN CANADA.

Reserve of unearned premiums, $9,491 94; carried out at 80 p.c.	$ 7,593 55
Taxes due and accrued	572 54
Bonus commission to agents for 1918	283 46
Total liabilities in Canada	$ 8,449 55

INCOME IN CANADA.

Gross cash received for premiums	$ 17,387 31	
Less reinsurances, $274.35; return premiums, $2,230.34	2,504 69	
Net cash received for said premiums		$ 14,882 62
Received for interest on investments and Bank deposit		1,166 00
Total income in Canada		$ 16,048 62

MERCHANTS FIRE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 4 81	
Amount paid for claims occurring during the year	3,441 90	
Total net amount paid for said claims		$ 3,446 71
Paid or allowed for commission or brokerage		4,374 62
Taxes		147 55
Miscellaneous expenditure, viz.:—Maps and plans		30 70
Total expenditure in Canada		$ 7,999 58

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	No.	Amount.	Premiums.
		$	$ cts.
Gross in force at end of 1917	142	411,702	7,196 83
Taken in 1918, new and renewed	588	1,216,216	19,621 26
Totals	730	1,627,918	26,818 09
Less ceased	202	584,592	9,463 45
Gross in force at end of 1918	528	1,043,326	17,354 64
Less reinsured		20,500	274 35
Net in force at end of 1918	528	1,022,826	17,080 29

(*For General Business Statement, see Appendix.*)

MILLERS NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—C. H. SEYBT.

Secretary—M. A. REYNOLDS.

Principal Office—Chicago, Ill.

Chief Agent in Canada—W. J. WILLCOX.

Head Office in Canada—Winnipeg, Man.

(Incorporated, 1865. Dominion license issued October 6, 1915.)

Cash surplus capitalized as a Permanent Fund	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
Dominion of Canada bonds, 1935, 5 p.c.	$ 50,000 00	$ 50,000 00	
Carried out at market value			$ 50,000 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Winnipeg	1,977 15
Interest accrued	1,041 65
Agents' balances and premiums uncollected	11,488 42
Total assets in Canada	$ 64,507 22

LIABILITIES IN CANADA.

Amount of claims, adjusted and unpaid	$ 1,306 91	
Amount of claims, unadjusted	6,700 00	
Amount of claims, resisted, in suit	2,650 00	
Total net amount of unsettled claims ($8,550 accrued prior to 1918)		$ 10,656 91
Reserve of unearned premiums, $28,033.74; carried out at 80 per cent		22,426 99
Taxes due and accrued		300 00
Total liabilities in Canada		$ 33,383 90

INCOME IN CANADA.

Gross cash received for premiums	$ 55,967 46	
Deduct reinsurances, $3,976.99; return premiums, $11,348.46	15,325 45	
Net cash received for premiums		$ 40,642 01
Total income in Canada		$ 40,642 01

MILLERS NATIONAL—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 1,664 39	
Deduct reinsurances	1 29	
Net amount paid for said claims	1,663 10	
Net amount paid for claims occurring during the year	$ 30,670 33	
Deduct reinsurances	3,128 92	
Net amount paid for said claims	$ 27,541 41	
Total net amount paid for claims		$ 29,204 51
Commission or brokerage		12,211 18
Taxes		759 53
Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., $450; adjustment expenses, $647.35; printing and stationery, $137.39; license fee, $210		1,444 74
Total expenditure in Canada		$ 43,619 96

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at December 31, 1917	$ 5,316,165	$ 53,973 63
Taken during the year, new and reneweed	4,782,160	59,789 90
Total	$ 10,098,325	$ 113,763 53
Deduct terminated	4,864,909	50,396 85
Gross in force at end of year	$ 5,233,416	$ 3,366 68
Deduct reinsured	413,758	4,659 86
Net in force at December 31, 1918	$ 4,819,658	$ 58,706 82

(*For General Business Statement, see Appendix.*)

THE MOUNT ROYAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—Hon. H. B. RAINVILLE.

Vice-President—Hon. Senator J. M. WILSON.

Joint Managers—P. J. Perrin and J. R. MACDONALD.

Secretary—J. DESLONGCHAMPS.

Principal Office—Montreal.

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended by chap. 90 of the statutes of Quebec, 1911. Dominion license issued October 25, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed and paid in cash	250,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount of loan secured stocks, viz				$ 20,000 00
	Par value.	Market value.	Amount loaned.	
200 shares Montreal L. H. & P. Co. stock	$ 20,000 00	$ 17,600 00	$ 20,000 00	
150 shares Detroit United Ry. com. stock	15,000 00	12,750 00		
Totals	$ 35,000 00	$ 30,350 00	$ 20,000 00	
Book value of bonds and debs. (*For details, see Schedule B.*)				614,662 17
Book value of stocks (*For details, see Schedule C*)				447,932 91
Cash at head office				3,116 77
Cash in banks, viz.:—				
Bank of Hochelaga, Montreal			$ 142,257 18	
Provincial Bank of Canada, Montreal			32,761 05	
Clydesdale Bank, London, Eng			501 48	
Total cash in banks				175,519 71
Brokerage				217 82
Total ledger assets				$ 1,261,449 38

OTHER ASSETS.

Market value of stocks, bonds and debentures over book value		63,025 92
Interest due, $1,200; accrued, $5,891.38		7,091 38
Agents' balances and premiums uncollected:—		
Fire—In Canada ($8,240 prior to October 1, 1918)	$ 97,981 45	
In other countries	1,536 74	
Plate Glass—In Canada ($160 on business prior to Oct. 1, 1918)	1,615 42	
Total		101,133 61
Office furniture and fixtures, $0.50; plans, $0.50		1 00
All other property belonging to the company (plate glass)		3,666 72
Total assets		$ 1,436,368 01

THE MOUNT ROYAL—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	$ 22,544 50	
Net amount of claims, resisted, in suit	6,143 00	
Total net amount of unsettled claims ($1,857 accrued prior to 1918)		$ 28,687 50
Reserve of unearned premiums: fire, $390,604.87; plate glass, $4,393.76; total, $394,998.63; carried out at 80 per cent		315,998 90
Taxes due and accrued		33,500 00
Reinsurance premiums, due		−422 01
Due and accrued for salaries, rent, advertising agency and other miscellaneous expenses		400 00
Investment reserve fund		63,025 92
Reserve on unlicensed fire reinsurance, unsecured		37,000 00
Balances held for treaty companies (fire)		181,735 00
Total liabilities in Canada		$ 659,925 31

(2) *Liabilities in other Countries.*

Reserve of unearned premiums: fire, $1,474.78; carried out at 80 per cent	$ 1,179 82
Total liabilities in other countries	$ 1,179 82
Total liabilities in all countries	$ 661,105 13
Excess of assets over liabilities	$ 775,262 88
Capital stock paid in cash	250,000 00
Excess over all liabilities and paid-up capital	$ 525,262 88

INCOME.

Premiums.	Class of Business.			
	Fire.		Plate Glass	
	In Canada.	In other Countries.	In Canada.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	924,613 72	2,853 65	8,580 11	
Less reinsurance	326,784 21			
Less return premiums	105,701 03	827 22	864 46	
Total deduction	432,485 24			
Net cash received	492,128 48	2,026 43	7,715 65	

Net cash received for premiums for all classes of business	$ 501,870 58
Cash received for interest on investments	64,920 60
Agency profits	9,712 83
Exchange	928 27
Total income	$ 577,432 01

THE MOUNT ROYAL—*Continued.*

EXPENDITURE.

Claims.	Class of Business.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years..	53,814 71		
Less reinsurance	34,778 93		
Net payment for said claims	19,035 78		
Paid for claims occurring during the year	410,233 15	30 76	4,338 62
Less savings and salvage	843 54		321 39
Less reinsurance	164,324 22		102 58
Total deduction	165,167 76		423 97
Net payment for said claims	245,065 39		
Total net payment for claims	264,101 17	30 76	3,914 65

Total net payments for claims for all classes of business	$ 268,045 58
Dividends paid stockholders	12,500 00
Commission and brokerage, fire, $57,316.92; other, $2,150.60	59,467 52
Taxes, fire	14,284 40
*Salaries, fees and travelling expenses: Salaries: Head office, $59,196.01; fees, directors, $6,030; auditors, $400; travelling expenses, $3,769.05	69,395 06
†Miscellaneous expenditure, viz.: Advertising, $4, 671.82; furniture and fixtures, $2, 103.08; legal expenses, $442; agents' charges, $937.96; agency supplies, $667.09; maps and plans, $906.47; postage, telegrams, telephones and express, $2,001.73; printing and stationery, $3,483.62; rents, $6,031.08; underwriters' boards, associations, etc., $1,036.90; donations, $844.50; tabulating system, $880.59; plate glass and office expenses, $3,956.50; improvements, $2,951	30,914 34
Total expenditure	$ 454,607 90

*($68,395.06 belongs to Fire business.) †(30,776.51 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1917	$ 956,890 27
Amount of income as above	577,432 01
Total	$ 1,534,322 28
Amount of expenditure as above	454,607 90
Balance net ledger assets, December 31, 1918 ($1,261,449.38 less $181,735 ledger liability)	$ 1,079,714 38

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$ 324,873 51
Amount of commission thereon	111,541 51
Amount of losses recovered from said companies	196,765 13
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $213,875.76; carried out at 80 per cent	171,100 61
Amount of losses due and recoverable from such companies	39,212 50
Amount of cash or other securities held as security for recovery of losses, etc	181,735 00

THE MOUNT ROYAL—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	Class of Business.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	86,858,500	1,025,879 02	499,000	3,296 62	87,357,500	1,029,175 64
Taken during the year— New and renewed	81,673,720	957,839 62	398,533	3,776 88	82,072,253	961,616 50
Total	168,532,220	1,983,718 64	897,533	7,073 50	169,429,753	1,990,792 14
Deduct terminated	71,149,147	817,192 70	614,083	4,136 53	71,763,230	821,329 23
Gross in force at end of 1918	97,383,073	1,166,525 94	283,450	2,936 97	97,666,523	1,169,462 91
Deduct reinsured	31,710,842	412,618 12			31,710,842	412,618 12
Net in force at end of 1918..	65,672,231	753,907 82	283,450	2,936 97	65,955,681	756,844 79

Plate Glass Risks.	Class of Business.
	In Canada.
	Premiums.
	$ cts.
Gross in force at end of 1917	6,151 45
Taken in 1918, new and renewed	9,762 38
Totals	15,913 83
Less ceased	7,126 30
Net in force at end of 1918	8,787 53

SCHEDULE B.

Bonds and debentures owned—

	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	$ 167,500 00	$ 167,500 00	$ 167,500 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	82,500 00	82,051 28	82,500 00
Province of Ontario, 1925, 4½ p.c	15,000 00	14,587 50	14,550 00
Anglo-French External Loan, 1920, 5 p.c	25,000 00	24,052 18	23,500 00
Russian Internal Loan, 1926, 5½ p.c	25,000 00	14,750 00	15,500 00
Cities—			
*Montreal (Boulevard St. Paul), 1937, 5 p.c	5,000 00	5,312 50	4,850 00
*Montreal (Delorimier), 1948, 4 p.c	10,000 00	9,621 94	8,200 00
*Montreal (Town of Emard), 1939, 5 p.c	2,000 00	2,128 40	1,940 00

*On deposit with Receiver General.

THE MOUNT ROYAL—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned—*Concluded.*

	Par value.	Book value.	Market value.
Towns—			
Cartierville, 1954, 5½ p.c.	$ 15,000 00	$ 13,687 50	$ 15,450 00
Cartierville, 1955, 5½ p.c.	15,000 00	13,687 50	15,450 00
†Lasalle, 1952, 4½ p.c.	40,000 00	32,256 00	31,600 00
Pointe Claire, 1945, 6 p.c.	20,000 00	19,900 00	20,200 00
Pointe aux Trembles, 1940, 6 p.c.	10,000 00	9,686 00	9,900 00
*St. Pierre aux Liens, 1951, 5 p.c.	19,000 00	19,847 08	16,340 00
St. Laurent, 1953, 6 p.c.	15,000 00	14,850 00	15,450 00
Villages—			
Chambly Basin, 1939, 6 p.c.	30,000 00	29,400 00	30,000 00
*Sault au Recollet, 1951, 5 p.c.	15,000 00	15,288 76	14,250 00
Schools—			
*St. Edward (now Montreal), 1949, 5½ p.c.	8,000 00	9,649 28	7,760 00
Villeray, Que., 1955, 6 p.c.	25,000 00	24,750 00	26,750 00
Montreal R.C., 1920, 6 p.c.	10,000 00	10,000 00	10,000 00
Railway—			
Quebec Ry. L. H. and P. Co., Ltd., cons. gold, 1939, 5 p.c.	48,000 00	40,800 00	34,080 00
Miscellaneous—			
Cedars Rapids Mfg. Co., (1st mtge. S.F.), 1953, 5 p.c.	15,000 00	13,500 00	13,650 00
Dominion Textile Co., "C" 1925, 6 p.c.	5,000 00	4,606 25	4,850 00
St. Maurice Valley Cotton Mills, Ltd., (1st mtge. S.F.,) 1952, 6 p.c.	25,000 00	22,750 00	18,500 00
Total par, book and market values...	$ 647,000 00	$ 614,662 17	$ 602,770 00

SCHEDULE C.

Stocks owned by the company, viz.:—

		Par value.	Book value.	Market value.
333	shares Société d'Administration Générale (25 p.c. paid)	$ 4,150 00	$ 4,150 00	$ 4,980 00
100	" Atcheson, Topeka and Santa Fe Ry.	10,000 00	11,387 50	9,300 00
160	" Bank of Hochelaga	16,000 00	23,352 50	23,680 00
300	" (Pref'd.) Dom. Iron and Steel	30,000 00	31,787 50	28,200 00
300	" (Pref'd.) Dom. Textile	30,000 00	29,849 99	30,300 00
200	" (Com.) Dom. Textile	20,000 00	15,068 75	20,200 00
300	" Detroit United Rys.	30,000 00	22,470 00	25,500 00
100	" (Pref'd.) Duluth Superior Ry.	10,000 00	6,125 00	6,000 00
200	" Lake of the Woods Milling Co. (Com.)	20,000 00	27,000 00	33,200 00
200	" Railway Steel Springs Co.	20,000 00	11,950 00	15,200 00
100	" Southern Pacific Ry.	10,000 00	12,375 00	10,200 00
150	" Toronto St. Ry.	15,000 00	17,416 42	8,700 00
300	" Union Pacific Ry.	30,000 00	44,373 68	38,700 00
125	" Wabasso Cotton Co. (Bonus Common Stock)	12,500 00	.....	7,250 00
275	" Canada Cement (Common)	27,500 00	12,862 40	18,150 00
100	" Canada Cement (Preferred)	10,000 00	8,825 00	9,500 00
300	" Montreal Tramways and Power	30,000 00	12,218 75	6,900 00
100	" C.P.R. Railway	10,000 00	16,075 00	16,000 00
600	" B.C. Fishing & Packing Co.	60,000 00	11,512 51	28,800 00
67½	" Baltimore & Ohio Ry. Co. (Common)	6,750 00	4,927 50	3,375 00
36	" Baltimore & Ohio Ry. Co. (Preferred)	3,600 00	2,592 00	2,016 00
2,000	" Civic Investment and Industrial Co.	200,000 00	121,613 41	176,000 00
20	" Dominion Canners (Bonus)	2,000 00	.....	700 00
	Total par, book and market values...	$ 607,500 00	$ 447,932 91	$ 522,851 00

*On deposit with Receiver General. †$10,000 of which is on deposit with Receiver General.

THE NATIONAL BENEFIT ASSURANCE COMPANY, LIMITED.

*Statement for the Year ending December 31, 1918.

Chairman—R. W. Granville-Smith.

Secretary—S. F. Gandell.

Chief Agent in Canada—J. T. Summerfield.

Head Office in Canada—Vancouver, B.C.

(Incorporated 1890. Dominion license issued Nov. 5, 1918.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$	584,000 00
Amount paid up in cash		272,533 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)	$	32,739 66
Cash on deposit with Receiver General		8,688 18

Other Assets in Canada.

Cash in Bank of Ottawa, Vancouver, B.C.		78 00
Interest accrued		880 15
Agents' balances and premiums uncollected		1,295 79
Total assets in Canada	$	43,681 78

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$	4,200 00
Reserve of unearned premiums, $2,049.84; carried out at 80 per cent		1,639 87
Taxes, due and accrued		16 77
Sundry and agency expenses		694 39
Total liabilities in Canada	$	6,551 03

INCOME IN CANADA.

Gross cash received for premiums	$	567 27	
Deduct return premiums		185 18	
Net cash received for premiums			$ 382 09
Total income in Canada			$ 382 09

EXPENDITURE IN CANADA.

Total net amount paid for claims occurring during the year	$	100 00
Commission or brokerage		378 68
Miscellaneous expenditure, viz.: Advertising, $12.35; postage, telegrams, telephones and express, $3.41; printing and stationery, $563.25		579 01
Total expenditure in Canada	$	1,057 69

*This statement here given includes the entire business transacted during 1918.

SESSIONAL PAPER No. 8

THE NATIONAL BENEFIT—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 555,175	$ 5,720 67
Taken during the year, new and renewed	116,250	1,863 06
Total	$ 671,425	$ 7,583 73
Deduct terminated	264,125	2,916 83
Gross and net in force at end of year	$ 407,300	$ 4,666 90

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Government—		
Prov. of Alberta, 1923, 4½ p.c	$ 5,500 00	$ 5,280 00
Cities—		
New Westminster, 1943, 5 p.c	15,000 00	13,050 00
North Battleford, 1953, 5½ p.c	2,433 33	2,165 66
Town—		
St Stephen, 1946, 4 p.c	15,000 00	10,200 00
Dist rict—		
North Vancouver, 1963, 5 p.c	2,433 33	2,044 00
Total on deposit with Receiver General	$ 40,366 66	$ 32,739 66

(*For General Business Statement, see Appendix.*)

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—S. McKNIGHT.

Secretary—H. M. SCHMITT.

Principal Office—Pittsburgh, Pa.

Chief Agent in Canada—R. F. MASSIE.

Head Office in Canada—Toronto.

(Incorporated December 28, 1910. Dominion license issued May 23, 1914.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)		$ 195,287 07

Other Assets in Canada.

Cash in Bank of Toronto, Toronto		36,630 68
Interest accrued		3,591 00
Agents' balances and premiums uncollected, viz.:—		
Fire, $1,267.47; (on business prior to Oct. 1, 1918)	$ 38,568 38	
Automobile, including Fire Risk ($189.83 on business prior to Oct. 1st, 1918)	891 81	
Total		39,460 19
Total assets in Canada		$ 274,968 94

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 2,497 17	
Net amount of fire claims, unadjusted	3,571 07	
Net amount of automobile (including fire risk) claims, adjusted and unpaid	1,345 10	
Net amount of automobile (including fire risk) claims, unadjusted	5,755 15	
Total net amount of unsettled claims		$ 13,168 49
Reserve of unearned premiums, Fire, $89,642.34; Automobile (including Fire Risk) $8,398.95; total, $98,041.29; carried out at 80 per cent thereof		78,433 03
Taxes due and accrued		1,213 59
Total liabilities in Canada		$ 92,815 11

NATIONAL-BEN FRANKLIN—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	
	$ cts.	$ cts.	
Gross cash received	121,291 07	30,217 96	
Less reinsurance	6,144 96	112 52	
Less return premiums	15,678 81	9,400 32	
Total deduction	21,823 77	9,512 84	
Net cash received	99,467 30	20,705 12	
Net cash received for premiums for all classes of business			$ 120,172 42
Cash received for interest on investments			8,875 46
Interest on Bank deposits			415 82
Total income in Canada			$ 129,463 70

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	(Automobile including Fire Risk.)	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	8,120 24		
Less reinsurance	784 49		
Net payment for said claims	7,335 75	11,992 69	
Paid for claims occurring during the year	49,584 52	13,492 41	
Less savings and salvage	550 03	407 86	
Less reinsurance	3,810 24		
Total deduction	4,360 27		
Net payment for said claims	45,224 25	13,084 55	
Total net payment for claims	52,560 00	25,077 24	
Total net payments for claims for all classes of business			$ 77,637 24
Commission and brokerage, Fire, $37,333.77; Other, $4,683.08			42,016 85
Taxes: Fire, $1,909.32; Other, $578.32			2,487 64
†Miscellaneous expenditure, viz.:—Adjusting expenses, $3,540.63; postage, telegrams telephones and express, $334.81; printing and stationery, $124.30; agents' balances, $64.63; inspections and surveys, $40; insurance department fees, $611.68; miscellaneous expenses, $400			5,116 05
Total expenditure in Canada			$ 127,257 78

†(2,571.17 belongs to Fire business.)

NATIONAL-BEN FRANKLIN—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	15,138,454	167,004 40	2,191,521	49,657 08
Taken in 1918, new and renewed	11,400,898	132,121 39	926 420	25,123 18
Totals	26,539,352	299,125 79	3,117,941	74,780 26
Less ceased	9,934,118	113,024 00	2,457,791	57,952 36
Gross in force at end of 1918	16,605 234	186,101 79	660,150	16,827 90
Less reinsured	807,935	9,494 18	2,000	30 00
Net in force at end of 1918	15,797,299	176,607 61	658,150	16,797 90

SCHEDULE B.

	Par value.	Market value.
Bonds and debentures on deposit with Receiver General:—		
Dominion of Canada (4) War Loan, 1922, 5½ p.c.	$ 5,000 00	$ 5,000 00
United States (1) Liberty Loan, 1932/1947: 4 p.c.	15,000 00	15,000 00
Cities—		
Calgary, 1925, 4½ p.c.	15,000 00	13,800 00
Edmonton, 1924, 4½ p.c.	10,000 00	9,200 00
Fort William, 1928, 5 p.c.	10,000 00	9,500 00
Fort William, 1936, 4½ p.c.	10,000 00	8,800 00
Hamilton, 1934, 4½ p.c.	10,000 00	9,400 00
Medicine Hat, 1943, 5 p.c.	10,000 00	8,700 00
Portage la Prairie, 1945, 5 p.c.	5,000 00	4,400 00
Saskatoon, 1943, 5 p.c.	10,000 00	8,900 00
St. Boniface, 1943, 5 p.c.	10,000 00	9,200 00
Toronto, 1919, 3½ p.c.	24,333 33	23,846 67
Vancouver, 1923, 4½ p.c.	20,000 00	18,800 00
Victoria, 1924, 4½ p.c.	5,000 00	4,800 00
Victoria, 1936, 4 p.c.	10,220 00	8,380 40
Woodstock, 1920, 4 p.c.	11,000 00	10,560 00
Schools—		
Belleville, P., 1943, 5 p.c.	10,000 00	9,800 00
Saskatoon, P., 1953, 5 p.c.	10,000 00	8,700 00
Municipality—		
Delta, B.C.,1960, 5 p.c.	10,000 00	8,500 00
Total on deposit with Receiver General	$ 210,553 33	$ 195,287 07

(*For General Business Statement, see Appendix.*)

NATIONAL FIRE INSURANCE COMPANY, OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—H. A. SMITH.

Secretary—F. D. LAYTON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—C. C. HALL.

Head Office in Canada, Toronto—Ont.

(Incorporated May, 1869. Dominion license issued August 3, 1903).

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed and paid in cash	2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs., on deposit with the Receiver General (*For details, see Schedule B.*)	$ 593,250 00

Other Assets in Canada.

Cash in banks, viz.:—		
Bank of Montreal, Amherst, N.S.	2,153 06	
Bank of Montreal, Toronto	164,290 93	
Bank of Montreal, Vancouver	3,655 13	
Bank of Montreal, Winnipeg	18,403 41	
Total cash in banks		188,502 53
Interest accrued		9,100 01
Agents' balances and premiums uncollected:—		
Fire, $92,305.12; tornado, $261.79		92,566 91
Total assets in Canada		$ 883,419 45

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 3,843 22	
" " unadjusted	35,412 19	
Total net amount of unsettled fire claims ($100 accrued in previous years)		$ 39,255 41
Reserve of unearned premiums: fire, $375,082.50; tornado, $1,208.04; total, $376,290.54; carried out at 80 per cent		301,032 43
Salaries, rents, taxes, etc., due and accrued		10,921 87
Total liabilities in Canada		$ 351,209 71

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 742,274 48
Deduct reinsurances, $20,087.45; return premiums, $128,199.54	148,286 99
Net cash received for said premiums	$ 593,987 49

NATIONAL FIRE—*Continued.*

INCOME IN CANADA—*Concluded.*

Tornado Risks.

Gross cash received for premiums	$ 1,384 95	
Deduct return premiums	120 70	
Net cash received for said premiums	$ 1,264 25	
Total net cash received for all premiums		$ 595,251 74
Received for interest on investments		31,351 86
Total income in Canada		$ 626,603 60

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for claims occurring in previous years	$ 27,256 03	
Deduct savings and salvage, $179.17; reinsurances, $224.78	403 95	
Net amount paid for said claims	$ 26,852 08	
Amount paid for claims occurring during the year	$ 292,469 15	
Deduct savings and salvage, $1,148.48; reinsurances, $22,518.96	23,667 44	
Net amount paid for said claims	$ 268,801 71	
Total net amount paid for fire claims	$ 295,653 79	
Total net amount paid for tornado claims occurring during the year	20,665 04	
Total net amount paid for claims		$ 316,318 83
Paid or allowed for commission or brokerage and commission on profits, Fire		104,275 62
Paid for (Fire) salaries of general and special agents, Fire, $43,926.95; travelling expenses of agents, $2,798.47		46,725 42
Paid for taxes, Fire		14,157 83
Miscellaneous expenditure, Fire, viz.: Stationery and printing, $1,661.80; advertising, $69.52; postage, telegrams, telephones and express, $3,110.44; maps and plans, $944.63; furniture and fixtures, $146.20; boards, $6,844.12; adjustments expense, $5,614.37; rents, $680; legal expenses, $16.58; inspections and surveys, $628.40; licenses and fees, $1,313.10; mercantile reports, $32.22; sundries, $1,057.55		22,118 93
Total expenditure in Canada		$ 503,596 63

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 68,027,269	$ 777,155 04
Policies taken during the year, new and renewed	65,388,447	720,236 84
Total	$133,415,716	$1,497,391 88
Deduct terminated	65,010,397	667,209 22
Gross in force at end of year	$ 68,405,319	$ 830,182 66
Deduct reinsured	6,218,135	76,987 92
Net in force at December 31, 1918	$ 62,187,184	$ 753,194 74

Tornado Risks.

Gross policies in force at date of last statement	$ 522,236	$ 2,870 63
Taken during the year, new and renewed	316,017	1,228 24
Total	$ 838,253	$ 4,098 7
Deduct terminated	301,300	1,811 45
Gross and net in force at December 31, 1918	$ 536,953	$ 2,287 42

National Fire—*Continued.*

Schedule B.

Bonds and debs. on deposit with the Receiver General, viz.:—	Par value.	Market value.
Government—		
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	$ 100,000 00	$ 100,000 00
Cities—		
Fort William, 1932, 5 p.c.	25,000 00	23,500 00
Fort William, 1933, 5 p.c.	100,000 00	94,000 00
Fort William, 1942, 5 p.c.	25,000 00	23,250 00
Hamilton, 1927, 4 p.c.	50,000 00	46,000 00
London, 1944, 5 p.c.	100,000 00	99,000 00
Moosejaw, 1933, 5 p.c.	50,000 00	46,000 00
St. Hyacinthe, 1953, 5 p.c.	50,000 00	44,500 00
Toronto, 1932, 4 p.c.	30,000 00	27,000 00
School—		
Maisonneuve, 1950, 4½ p.c.	50,000 00	40,000 00
Miscellaneous—		
Huron and Erie Mort. Corp., 1921, 5 p.c.	50,000 00	50,000 00
Total on deposit with Receiver General	$ 630,000 00	$ 593,250 00

General Business Statement for the Year ending December 31, 1918.

INCOME.

Net cash received for premiums	$13,114,948 54
Interest and dividends	73,128 33
Rents	31,729 88
Conscience fund	227 05
Agents' balances previously charged off	819 28
Gross profit on sale or maturity of bonds	7,914 25
Total income	$13,228,767 33

DISBURSEMENTS.

Net amount paid for claims	$ 6,258,518 34
Expenses of adjustment and settlement of claims	196,467 01
Interest or dividends to stockholders	400,000 00
Commissions or brokerage including agents' allowances	2,158,048 56
Field supervisory expenses	431,710 10
Salaries, fees and all other charges of officers, directors, trustees and home office employees	990,723 24
Rents	62,281 58
Inspections and surveys including underwriters' boards and tariff associations	241,396 55
Taxes on real estate	218,017 13
State taxes on premiums, Insurance Department licenses and fees	495,957 27
All other taxes	11,392 88
Agents' balances charged off	48 87
Gross loss on sale or maturity of real estate and bonds	147,289 45
All other disbursements	315,920 47
Total disbursements	$11,927,771 45

LEDGER ASSETS.

Book value of real estate	$ 600,816 78
Mortgage loans on real estate, first liens	1,387,350 00
Book value of bonds and stocks	14,381,670 05
Cash on hand, in trust companies and banks	1,984,781 02
Agents' balances and bills receivable	2,813,439 52
Other assets	219,608 81
Total ledger assets	$21,388,166 18

NON-LEDGER ASSETS.

Interest due and accrued	286,759 39
Market value of real estate over book value	24,383 22
Other non-ledger assets	195,392 54
Gross assets	$21,894,701 33
Deduct assets not admitted	631,408 49
Total admitted assets	$21,263,292 84

NATIONAL FIRE—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	$ 1,442,945 44
Total unearned premiums	12,038,411 60
Federal, State and other taxes due or accrued (estimated)	700,000 00
Special reserve fund	300,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	20,000 00
Contingent commissions, etc., due or accrued	60,000 00
Funds held under reinsurance treaties	26,693 81
Total liabilities, not including capital stock	$14,588,050 85
Capital stock paid in cash	2,000,000 00
Surplus over all liabilities, including capital stock	4,675,241 99
Total liabilities	$21,263,292 84

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$ 2,084,628,437 00
Premiums thereon	21,157,039 05
Amount of policies terminated during the year	1,913,739,591 00
Premiums thereon	18,481,503 68
Net amount in force at December 31, 1918	2,139,121,356 00
Premiums thereon	22,145,139 40

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

President—E. E. Cole.
Secretary—Wm. G. Armstrong.
Principal Office—Pittsburgh, Pa., U.S.A.
Chief Agent in Canada—Jos. G. Davis.
Head Office in Canada—Toronto.

(Incorporated Feb. 14, 1901. Dominion License issued Aug. 10, 1911.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of the Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*)	$ 201,510 26

Other Assets in Canada.

Cash in Standard Bank of Toronto	15,971 52
Interest accrued	3,442 90
Agents' balances and premiums uncollected, Fire ($268.28 on business prior to Oct. 1, 1918)	20,801 54
Total assets in Canada	$ 241,726 22

LIABILITIES IN CANADA.

Total net amount of fire claims, unadjusted	$ 15,490 94
Reserve of unearned premiums, Fire, $113,865.01; Tornado, $1,035.86; total, $114,900.87; carried out at 80 per cent	91,920 70
Taxes due or accrued	10,000 00
Total liabilities in Canada	$ 117,411 64

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	$ cts.	$ cts.
Gross cash received	243,444 40	751 73
Less reinsurance	11,622 57	
Less return premiums	50,304 13	34 88
Total deduction	61,926 70	
Net cash received	181,517 70	716 85

Net cash received for all classes of business	$ 182,234 55
Cash received for interest on investments	10,709 72
Total income in Canada	$ 192,944 27

National Union Fire—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business. Fire.	
	$ cts.	
Paid for claims occurring in previous years	50,438 32	
Less savings and salvage	2,213 80	
Net payments for said claims	48,224 52	
Paid for claims occurring during the year	127,265 02	
Less savings and salvage	352 25	
Net payment for said claims	126,912 77	
Total net payments for claims for all classes of business		$ 175,137 29
Commission and brokerage, Fire, $38,596.10; Other, $179.21		38,775 31
Commission on profits, Fire, $334.13; Other, $0.92		335 05
Taxes, Fire, $7,158.38; Other, $28.74		7,187 12
*Salaries, fees and travelling expenses, Salaries, general and special agents, $1,800; travelling expenses: agents, $775.85		2,575 85
†Miscellaneous expenditure, viz.: Advertising, $4.50; maps and plans, $206.61; postage, telegrams, telephones and express, $2,439.72; rents, $315; underwriters' boards, associations, etc., $2,944; adjusting loss expense, $3,221.14; exchange, $148.68		9,279 65
Total expenditure in Canada		$ 233,290 27

*($2,565.55 belongs to Fire business.) †($9,242.50 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business. Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	25,910,086	280,917 40	645,675	3,079 17
Taken in 1918—New	27,175,774	241,828 15	141,100	748 73
Totals	53,085,860	522,745 55	786,775	3,827 90
Less ceased	31,737,312	280,381 98	154,075	678 07
Gross in force at end of 1918	21,348,548	242,363 57	632,700	3,149 83
Less reinsured	2,288,709	18,475 18		
Net in force at end of 1918	19,059,839	223,888 39	632,700	3,149 83

National Union Fire—*Continued.*

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Cities—		
Brantford, 1942, 4½ p.c.	$ 15,000 00	$ 13,650 00
Calgary, 1933, 5 p.c.	15,000 00	13,950 00
Edmonton, 1953, 5 p.c.	10,220 00	8,993 60
Guelph, 1940, 4 p.c.	6,000 00	5,040 00
Guelph, 1932, 4½ p.c.	1,000 00	930 00
Guelph, 1942, 4½ p.c.	8,000 00	7,280 00
Hamilton, 1934, 4½ p.c.	15,000 00	14,100 00
Medicine Hat, 1942, 5 p.c.	10,000 00	8,800 00
Montreal (St. Henri), 1937, 4 p.c.	7,000 00	6,020 00
Regina, 1939, 4½ p.c.	10,000 00	8,600 00
Regina, 1928, 5 p.c.	15,000 00	14,250 00
St. Boniface, 1932, 5 p.c.	15,000 00	14,100 00
Toronto, 1920, 4 p.c.	24,333 33	23,846 66
Vancouver, 1923, 4½ p.c.	10,000 00	9,400 00
Victoria, 1924, 4½ p.c.	25,000 00	23,500 00
Winnipeg, 1923, 4 p.c.	10,000 00	9,400 00
Schools—		
Calgary, P., 1935, 4½ p.c.	10,000 00	8,600 00
Montreal, P., 1939, 4 p.c.	13,000 00	11,050 00
Total on deposit with Receiver General	$ 219,553 33	$ 201,510 26

General Business Statement for the Year ending December 31, 1918.

INCOME.

Net cash received for premiums	$ 3,281,418 20
Interest and dividends	196,100 17
Rents	201 55
Agents' balances previously charged off	361 11
Total income	$ 3,478 081 03

DISBURSEMENTS.

Net amount paid for claims	$ 1,984,423 28
Expenses of adjustment and settlement of claims	66,508 26
Paid stockholders for interest or dividends	100,000 00
Commission or brokerage	618 960 93
Allowance to local agencies for miscellaneous agency expenses	40,018 68
Field supervisory expenses	109,258 50
Salaries, fees and all other charges of officers, directors, trustees and home office employees	189,566 10
Rents	13,597 11
Inspections and surveys, including underwriters' boards and tariff associations	69,642 05
Federal taxes	44,911 75
State taxes and premiums, Insurance department licenses and fees	153,284 96
Agents' balances charged off	1,393 06
Gross loss on sale or maturity of bonds	42 00
All other disbursements	78,950 04
Total disbursements	$ 3,470,556 72

LEDGER ASSETS.

Book value of real estate	$ 2,172 14
Mortgage loans on real estate, first liens	279,500 00
Book value of bonds and stocks	3,766,290 69
Cash on hand, in trust companies and in banks	525,538 99
Agents' balances and bills receivable	775,402 93
Recoverable from other companies for reinsurance on paid losses	37,496 20
Other ledger assets (due from other companies)	68,943 36
Total ledger assets	$ 5,455,344 31

National Union Fire—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 50,291 79
Gross assets	$ 5,505,636 10
Deduct assets not admitted	289,962 25
Total admitted assets	$ 5,215,673 85

LIABILITIES.

Net amount of unpaid claims	$ 318,931 92
Unearned premiums	2,930,654 54
Salaries, rents, expenses, bills, accounts, etc., due and accrued	5,000 00
Federal, State and other taxes due or accrued (estimated)	150,000 00
Contingent commissions or other charges due or accrued	20,000 00
Special reserve for contingencies	25,000 00
Total amount of all liabilities (except capital stock)	$ 3,449,586 46
Capital actually paid up in cash	1,000,000 00
Surplus over all liabilities and capital	766,087 39
Total liabilities	$ 5,215,673 85

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$561,474,231 00
Premiums thereon	6,045,521 09
Amount terminated during the year	556,104,624 00
Premiums thereon	5,836,498 45
Net amount in force at December 31, 1918	519,097,876 00
Premiums thereon	5,537,275 12

LA NATIONALE COMPAGNIE ANONYME D'ASSURANCES CONTRE L'INCENDIE ET LES EXPLOSIONS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—LE BARON DAVILLIER.

Manager—M. F. MULSANT.

Principal Office—Paris, France.

Chief Agent in Canada—J. E. CLEMENT.

Head Office in Canada—Montreal.

(Established 1820. Dominion license issued February 13, 1914).

Amount of joint stock capital authorized and subscribed	$ 2,000,000 00
Amount paid in cash	500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:.—

	Par value.	Market value.	
Dom. of Canada (4) War Loan, 1927, 5½ p.c.	$ 10,000 00	$ 10,000 00	
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	50,000 00	50,000 00	
Dom. of Canada bonds, 1935, 5 p.c.	25,000 00	25,000 00	
609,999.78 Francs (French Rentes) 3 p.c.	117,730 00	69,460 70	
City of Montreal, 1922, 6 p.c.	10,000 00	10,002 50	
City of Toronto, 1945, 3½ p.c.	24,333 33	18,980 00	
Total on deposit with Receiver General	$ 237,063 33	$ 183,443 20	
Carried out at market value			$ 183,443 20

Other Assets in Canada.

Cash in bank of Montreal			81,696 81
Bond held by the Company—			
Dom. of Canada (4) War Loan, 1922, 5½ p.c.	$ 25,000 00	$ 25,000 00	
Carried out at market value			25,000 00
Taxes recoverable			932 88
Interest accrued			960 41
Agents' balances and premiums uncollected ($4,773.18 on business prior to Oct 1, 1918)			32,104 31
Total assets in Canada			$ 324,137 61

LIABILITIES IN CANADA.

Net amount of unsettled claims:—		
Fire, unadjusted	$ 25,829 91	
Fire, resisted in suit	5,000 00	
Total net amount of unsettled claims ($196 accrued in 1917)		30,829 91
Reserve of unearned premiums, $265,985.83; carried out at 80 per cent		212,788 66
Taxes due and accrued		4,379 60
Auditors' fees		300 00
Reinsurance premiums		1,360 14
Total liabilities in Canada		$ 249,658 31

La Nationale—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 440,710 83	
Deduct reinsurances, $13,471.31; return premiums, $38,078.19	51,549 50	
Net cash received for premiums		$ 389,161 33
Interest on investments		6,205 99
Total income in Canada		$ 395,367 32

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 16,735 66	
Deduct reinsurances	1 03	
Net amount paid for said claims	$ 16,734 63	
Amount paid for claims occurring during the year	$ 138,919 11	
Deduct savings and salvage, $586.19; reinsurances, $13,820.76	14,406 95	
Net amount paid for said claims	$ 124,512 16	
Total net amount paid for claims		$ 141,246 79
Commission or brokerage		58,863 54
Salaries ,head office officials, $21,602.77; auditors' fees, $225; travelling expenses, officials, $1,885.04		23,712 81
Taxes, fire		7,031 55
Miscellaneous expenditure, viz.: Advertising, $2,211.34; maps and plans, $2,014.03; furniture and fixtures, $1,825.32; postage, telegrams, telephones and express, $888.95; printing and and stationery, $1,610.70; rents, $1,559.08; underwriters' boards, tariff associations etc., $792.55; agents' charges, and supplies, $786.04; inspections and surveys, $909.40; tabulating system, $384.22; fire departments, etc., $431.23; general expenses, $1,527.24		14,940 10
Total expenditure in Canada		$ 245,794 79

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 26,295,901	$ 320,525 34
Policies taken during the year—new and renewed	45,377,495	448,578 53
Total	$ 71,673,396	$ 769,103 87
Deduct terminated	29,031,074	268,368 89
Gross in force at end of year	$ 42,642,322	$ 500,734 98
Deduct reinsured	1,138,001	12,370 78
Gross and net in force at December 31, 1918	$ 41,504,321	$ 488,364 20

(*For General Business Statement, see Appendix.*)

THE NEWARK FIRE INSURANCE COMPANY.

*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—E. J. HAYNES.

Secretary—T. L. FARQUHAR.

Principal Office—Newark, N.J.

Chief Agent in Canada—F. W. WALKER.

Head Office in Canada—Vancouver, B.C.

(Incorporated 1811. Dominion license issued March 6, 1918.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid for in cash	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.	
United States (2) Liberty Loan, 1927/1942, 4¼ p.c.	$ 20,000 00	$ 20,000 00	
Carried out at market value			$ 20,000 00

Other Assets in Canada.

Cash at chief agency in Canada	111 70
Cash in Royal Bank of Canada	2,625 96
Interest accrued	106 25
Agents' balances and premiums uncollected ($48.80 on business prior to Oct. 1, 1918)	2,924 47
Total assets in Canada	$ 25,768 38

LIABILITIES IN CANADA.

Reserve of unearned premiums, $8,514.58; carried out at 80 per cent	$ 6,811 66
Salaries, rent, advertising, agency and other expenses, due and accrued	278 98
Taxes due and accrued	518 00
Reinsurance premiums, $519.79; return premiums, $255.79	775 58
Total liabilities in Canada	$ 8,384 22

INCOME IN CANADA.

Gross cash received for premiums	$ 16,647 39	
Deduct reinsurances, $3,630.02; return premiums, $2,341.30	5,971 32	
Net cash received for said premiums		$ 10,676 07
Received for interest and dividends on bonds, stocks, etc		850 00
Total income in Canada		$ 11,526 07

*The Statement here given includes the entire business transacted during 1918.

THE NEWARK FIRE—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 19 50	
Amount paid for claims occurring during the year	$ 5,728 45	
Deduct reinsurances	0 13	
Net amount paid ror said claims	$ 5,728 32	
Total net amount paid for claims		$ 5,747 82
Commission or brokerage		1,859 64
Taxes		294 56
Miscellaneous expenditure, viz.:—Maps and plans, $345.05; postage, express, telephones and telegrams, $103.20; underwriters' association and tariff charges, $174.17; stationery and printing, $316.60; furniture and fixtures, $1; miscellaneous expenses, $77.60		1,017 62
Total expenditure in Canada		$ 8,919 64

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1917	$ 861,986	$ 15,410 38
Taken during the year, new and renewed	1,075,985	17,217 94
Total	$ 1,937,971	$ 32,628 32
Deduct terminated	765,786	13,235 64
Gross in force at December 31, 1918	$ 1,172,185	$ 19,392 68
Deduct reinsured	231,016	3,339 26
Net in force at December 31, 1918	$ 941,169	$ 16,053 42

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

INCOME.

Net cash received for premiums	$ 1,864,776 11
Interest and dividends	85,278 13
Rents	16,596 30
Agents' balances previously charged off	240 81
All other income	57 50
Total income	$ 1,966,948 85

DISBURSEMENTS.

Net amount paid for claims	$ 877,042 84
Expenses of adjustment and settlement of claims	24,914 89
Interest or dividends to stockholders	31 20
Commissions or broketage	380,661 15
Field supervisory expenses	29,297 02
Salaries, fees and all other charges of officers, directors, trustees, etc	99,898 23
Rents	17,087 26
Inspections and surveys, including underwriters' boards and tariff associations	30,850 91
Taxes on real estate	18,829 10
State taxes on premiums, Insurance Department licenses and fees	52,485 19
All other licenses, fees and taxes	1,047 91
Agents' balances charged off	57 43
Gross loss on sale or maturity of real estate and bonds	3,394 66
All other disbursements	56,836 84
Total disbursements	$ 1,592,434 63

LEDGER ASSETS.

Book value of real estate	$ 182,079 30
Mortgage loans on real estate, first liens	394,950 06
Book value of bonds and stocks	1,576,732 77
Cash on hand, ih trust companies and banks	293,573 08
Agents' balances and bills receivable	332,234 64
Other assets	100 00
Total ledger assets	$ 2,779,669 85

THE NEWARK FIRE—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 18,956 49
Market value of real estate over book value	59,147 17
Losses recoverable	33,425 56
Gross assets	$ 2,891,199 07
Deduct assets not admitted	113,771 61
Total admitted assets	$ 2,777,427 46

LIABILITIES.

Net amount of unpaid claims	$ 201,845 76
Total unearned premiums	1,424,912 24
Federal, State and other taxes due or accrued (estimated)	60,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	6,500 00
Contingent commissions, etc., due or accrued	15,000 00
Dividends declared and unpaid to stockholders	9,116 10
Total liabilities, not including capital stock	$ 1,717,374 10
Capital stock paid in cash	500,000 00
Surplus over all liabilities, including capital stock	560,053 36
Total liabilities	$ 2,777,427 46

RISKS AND PREMIUMS.

Fire Risks.

Amount of policies written or renewed during the year	$ 330,400,689 00
Premiums thereon	3,236,812 71
Amount of policies terminated during the year	235,079,878 00
Premiums thereon	2,211,927 68
Net amount in force at December 31, 1918	264,595,480 00
Premiums thereon	2,554,073 44

NEW HAMPSHIRE FIRE INSURANCE COMAPNY.

STATEMENT FOR THE YEAR ENDNG DECEMBER 31, 1918.

President—FRANK W. SARGEANT.

Secretary—LEWIS W. CROCKETT.

Principal Office—Manchester, N.H.

Chief Agent in Canada—H. H. MOTLEY.

Head Office in Canada—Calgary, Alta.

(Incorporated, 1869. Commenced business in Canada, April 15, 1918.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$1,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Dominion of Canada bonds, 1926, 5 p.c.	$ 25,000 00	$ 24,750 00	
United States (4) Liberty Loan, 1933/1938, 4¼ p.c.	30,000 00	30,000 00	
Total on deposit with Receiver General	$ 55,000 00	$ 54,750 00	
Carried out at market value			$ 54,750 00

Other Assets in Canada.

Cash in Bank of Montreal, Calgary	2,570 92
Interest accrued	578 12
Cash at chief agency	127 72
Agents' balances and premiums uncollected	5,529 60
Office furniture and plans	1,193 55
Total assets in Canada	$ 64,749 91

LIABILITIES IN CANADA.

Net amount of fire claims adjusted	$ 3 00	
Net amount of fire claims, adjusted	3,428 90	
Total net amount of unsettled claims		$ 3,431 90
Reserve of unearned premiums, $24,182.17; carried out at 80 per cent		19,345 74
Reinsurance premiums		481 82
Taxes due and accrued		500 00
Total liabilities in Canada		$ 23,759 46

INCOME IN CANADA.

Gross cash received for premiums	$ 55,118 00	
Deduct reinsurances, $2,038.08; return premiums, $8,992.46	11,030 54	
Total net cash received for premiums		$ 44,087 46
Total income in Canada		$ 44,087 46

NEW HAMPSHIRE FIRE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 15,370 15	
Deduct reinsurances	12 37	
Total net amount paid for claims		$ 15,357 78
Commission or brokerage		12,987 73
Paid for:—Salaries, head office officials, $1,359.41; travelling expenses, $187.11		1,546 52
Taxes		1,014 27
Miscellaneous expenditure, viz.:—Advertising, $42.49; rent, $132; maps and plans, $765.21; postage, express, telephones and telegrams, $111.13; underwriters' association and tariff charges, $250; stationery and printing, $294.28; other charges, $426.64 furniture and fixtures, $428.34; adjustment expenses, $179.15; duty and exchange, 147.45		2,776 69
Total expenditure in Canada		$ 33,684 99

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Taken during the year, new and renewed	$ 4,863,697	$ 60,647 60
Deduct terminated	1,321,900	12,994 36
Gross in force at December 31, 1918	$ 3,541,797	$ 47,653 24
Deduct reinsured	202,268	2,260 53
Net in force at December 31, 1918	$ 3,339,529	$ 45,392 71

(*For General Business Statement, see Appendix.*)

NEW JERSEY INSURANCE COMPANY.

*Statement for the Year ending December 31, 1918.

President—C. P. Stewart.

Secretary—J. B. Guthrie.

Principal Office—Newark, N.J.

Chief Agent in Canada—H. A. Robertson.

Head Office in Canada—Vancouver, B.C.

(Incorporated, 1910. Dominion license issued, April 6, 1918.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.	
United States (1) Liberty Loan, 1932/1947, 3½ p.c.	$ 25,000 00	$ 25,000 00	
Carried out at market value			$ 25,000 00

Other Assets in Canada.

Cash at chief agency in Canada	958 20
Agents' balances and premiums uncollected	4,135 92
Total assets in Canada	$ 30,094 12

LIABILITIES IN CANADA.

Total net amount of claims, adjusted and unpaid	$ 286 60
Reserve of unearned premiums, $20,753.83; carried out at 80 per cent	16,603 06
Taxes due and accrued	600 00
Total liabilities in Canada	$ 17,489 66

INCOME IN CANADA.

Gross cash received for premiums	$ 46,737 91	
Deduct reinsurances, $1,016.05; return premiums, $10,111.70	11,127 75	
Net cash received for premiums		$ 35,610 16
Total income in Canada		$ 35,610 16

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 22,655 87	
Deduct savings and salvage, $1,951.09; reinsurances, $182.26	2,133 35	
Total net amount paid for said claims		20,522 52
Commission or brokerage		9,399 45
Paid for taxes, fire		226 78
Miscellaneous expenditure, viz.: Printing and stationery, $10.40; advertising, $6.25; postage and telegrams, telephones and express, $316.06; legal expenses, $327.95; adjusting expense, $113.98		774 64
Total expenditure in Canada		$ 30,923 39

*This statement here given includes the entire business transacted during 1918.

NEW JERSEY—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1917	$ 1,091 818	$ 18,180 58
Taken during 1918, new and renewed	3,341,764	47,161 77
Total	$ 4,433,582	$ 65,342 35
Deduct terminated	1,668,094	26,065 30
Gross in force at end of 1918	$ 2,765,488	$ 39,277 05
Deduct reinsured	28,050	399 68
Net in force at December 31, 1918	$ 2,737,438	$ 38,877 37

(*For General Business Statement, see Appendix.*)

NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—O. E. LANE.
Secretary—CHAS. A. LUNG.
Principal Office—New York, N.Y.
Chief Agent in Canada—W. E. FINDLAY.
Head Office in Canada—Montreal.

(Incorporated July, 1850. Dominion License issued July 19, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
Governments—			
Prov. of Alberta, 1924, 4½ p.c.	$ 50,000 00	$ 47,500 00	
New York State, 1961-1962, 4 p.c.	100,000 00	106,000 00	
School—			
Winnipeg, 1943, 4 p.c.	10,000 00	8,300 00	
Miscellaneous—			
Can. Perm. Mort. Corp., 1920, 4¾ p.c.	30,000 00	30,000 00	
Total on deposit with Receiver General	$ 190,000 00	$ 191,800 00	
Carried out at market value			$ 191,800 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal		20,951 04
Agents' balances and premiums uncollected, viz.:—		
Fire ($8,524.57 on business prior to Oct. 1, 1918)	$ 49,374 36	
Automobile, including Fire Risk ($89.93 on business prior to Oct. 1, 1918	336 80	
Explosion	867 19	
Total		50,578 35
Interest accrued		3,031 23
Total assets in Canada		$ 266,360 62

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 34,933 24	
Net amount of automobile (including fire risk), adjusted and unpaid	177 00	
Total net amount of unsettled claims		$ 35,110 24
Reserve of unearned premiums, viz.:—		
Fire	$ 130,226 72	
Automobile (including Fire Risk)	2,302 20	
Explosion	578 12	
Tornado	94 40	
Total, $133,201.44; carried out at 80 per cent		106,561 15
Taxes due and accrued		2,000 00
Reinsurance due (fire)		745 12
Total liabilities in Canada		$ 144,416 51

NIAGARA FIRE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk.)	Explosion.	Tornado.	
	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	300,486 88	6,271 68			
Less reinsurance	46,222 18				
Less return premiums	56,860 88	1,268 44			
Total deduction	103,083 06				
Net cash received	197,403 82	5,003 24	289 06	188 80	
Net cash received for premiums for all classes of business					$ 202,884 92
Cash received for interest on investments					8,469 61
Total income in Canada					$ 211,354 53

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	33,883 76		
Less reinsurances	8,325 39		
Net payment for said claims	25,558 37		
Paid for claims occurring during the year	141,063 07	875 61	
Less savings and salvage	65 42		
Less reinsurance	49,186 54		
Total deduction	49,251 96		
Net payment for said claims	91,811 11		
Total net payment for claims	117,369 48	875 61	
Total net payments for claims for all classes of business			$ 118,245 09
Commission and brokerage: Fire, $47,913.75; Other, $1,537.21			49,450 96
Taxes: Fire, $5,006.24; Other, $23.61			5,029 85
Salaries, travelling expenses, etc., Fire			2,706 43
†Miscellaneous expenditure, viz.: Advertising, $91.95; furniture and fixtures, $3.31; legal expenses, $19.41; maps and plans, $730.34; postage, telegrams, telephones and express, $580.78; printing and stationery, $569.21; rents, $277.44; underwriters' boards, associations, etc., $3,887.77; office expenses, $345.51			6,505 72
Total expenditure in Canada			$ 181,933 05

† ($6,323.24 belongs to Fire business.)

NIAGARA FIRE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.							
	Fire.		Automobile (including Fire Risk)		Explosion.		Tornado.	
	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums
	$	$ cts.	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917.....	21,151,634	247,478 39	201,977	3,564 10				
Taken in 1918, new and renewed.....	28,759,417	314,968 20	308,796	6,081 28	125,000	1,156 25	40,000	188 80
Totals.....	49,911,051	562,446 59	510,773	9,645 38				
Less ceased.....	23,517,790	255,633 80	312,645	5,040 97				
Gross in force at end of 1918.....	26,393,261	306,812 79	198,128	4,604 41				
Less reinsured.....	3,896,262	43,370 84						
Net in force at end of 1918.....	22,496,999	263,441 95	198,128	4,604 41	125,000	1,156 25	40,000	188 80

(*For General Business Statement, see Appendix.*)

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—M. J. BUTLER, C.M.G.

Vice-President—CHAS. F. DALE AND J. J. MEAGHER, K.C.

Managing Director—CHAS. F. DALE.

Secretary-Treasurer—P. W. PEACOCK.

Principal Office—Montreal, Que.

(Incorporated August 29, 1917, by an Act of the Parliament of Canada, 7-8 Geo. V, chap. 65. On March 6, 1918, its power was further extended to include automobile (including automobile against fire) and burglary insurance under the provisions of section 77 of the Insurance Act, 1917.)

Dominion license issued January 15, 1918.

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount of capital subscribed	306,400 00
Amount paid thereon in cash	91,133 29
Amount of premium on capital stock paid in by shareholders	22,783 30

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount of loan secured by stock			$ 500 00
	Par value.	Market value.	Amount Loaned.
13 shares Royal Bank stock	$ 1,300 00	$ 2,782 00	$ 500 00
Book value of bonds and debs. (*For details, see Schedule B.*)			283,274 69
Book value of stocks (*For details, see Schedule C.*)			15,981 12
Cash at head office			641 04
Cash in Union Bank of Canada, Montreal			17,890 05
Cash on deposit with Workmen's Compensation Board of Prov. of Manitoba			5,000 00
Associated Companies, Manitoba			20,116 73
Total ledger assets			$ 343,403 63

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value		3,172 22
Interest due, $725; accrued, $2,846.73		3,571 73
Agents' balances and premiums uncollected, viz.:—		
Accident ($663.07 on business prior to Oct. 1, 1918)	$ 5,282 70	
Automobile (including Fire Risk) ($67.60 business prior to Oct. 1, 1918)	868 33	
Automobile (excluding Fire Risk) ($251.53 on business prior to Oct. 1, 1918)	2,623 08	
Liability ($585 on business prior to Oct. 1, 1918)	30,775 44	
Plate Glass ($95.76 on business prior to Oct. 1, 1918)	1,758 69	
Sickness ($317.25 on business prior to Oct. 1, 1918)	2,825 06	
Net premiums due and uncollected		44,133 30
Total assets		$ 394,280 88

THE NORTH AMERICAN ACCIDENT—*Continued.*

LIABILITIES.

(1) Liabilities in Canada.

Unsettled claims—		
Accident, adjusted but unpaid	$ 1,727 00	
Automobile (including Fire Risk)	1,653 00	
Automobile, excluding Fire Risk, ($926.93 in previous years)	6,247 00	
Employers' Liability, adjusted but unpaid	$ 86,515 14	
Employers' Liability, resisted in suit	2,000 00	
Total amount of Employers' Liability claims, unadjusted ($7,081.18 accrued in previous years)	88,515 14	
Plate Glass, adjusted but unpaid ($1,027 accrued in previous years)	2,524 00	
Sickness, adjusted but unpaid	4,641 00	
Total net amount of unsettled claims		$ 105,307 14
Reserve of unearned premiums:—		
Accident	$ 15,396 16	
Automobile (including Fire Risk)	5,963 28	
Automobile (excluding Fire Risk)	16,069 46	
Burglary	45 25	
Employers' Liability	42,113 39	
Plate Glass	19,158 40	
Sickness	10,495 15	
Total, $109,241.09; carried out at 80 per cent		87,392 87
Taxes due and accrued		4,800 00
Reinsurance premiums:—		
Accident	$ 573 98	
Automobile (including Fire Risk)	7 43	
Sickness	39 50	
Total		620 91
Agents' balances		2,639 53
Total liabilities in Canada		$ 200,760 45

(2) Liabilities in Other Countries.

Net amount of accident claims, adjusted but unpaid	$ 220 00	
" sickness " "	25 00	
Total net amount of unsettled claims		$ 245 00
Reserve of unearned premiums:—		
Accident	$ 367 28	
Employers' Liability	150 00	
Sickness	400 22	
Total, $917.50; carried out at 80 per cent		$ 734 00
Total liabilities in other countries		$ 979 00
Total liabilities (excluding capital stock) in all countries		$ 201,739 45
Excess of assets over liabilities		$ 192,541 43
Capital stock paid in cash		91,133 29
Surplus over all liabilities and paid up capital		$ 101,408 14

INCOME.

—	Accident.		Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Burglary
	In Canada.	In other Countries.	In Canada.	In Canada	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received for premiums	53,180 44	1,084 60	11,970 98	40,344 10	90 50
Deduct reinsurance	4,759 44	396 04	551 11	3,415 78	
Net cash received for premiums	48,421 00	688 56	11,419 87	36,928 32	90 50

The North American Accident—*Continued.*

INCOME—*Concluded.*

	Employers' Liability.		Plate Glass	Sickness.	
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received for premiums	215,970 60	1,053 79	17,225 76	22,828 08	788 18
Deduct reinsurance	50 20	.....	3 00	39 25	15 44
Net cash received for premiums	215,920 40	1,053 79	17,228 76	22,788 83	772 74

Total received from premiums in all countries	$ 355,312 77
Received for interest on investments	17,212 31
Received for premium on capital stock	83 34
Bad debts recovered	85 55
Total	$ 372,693 97
Received for calls on capital	333 34
Total income	$ 373,027 31

EXPENDITURE.

	Accident.		Automobile (including Fire Risk)	Automobile (excluding Fire Risk)
	In Canada.	In other Countries.	In Canada.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	7,418 62	.....	.....	1,361 04
Less reinsurances	2,212 30	.....	.....	124 27
Net paid for said claims	5,206 32	.....	.....	1,236 77
Paid for claims occurring during the year	12,477 31	11,392 36	3,466 51	13,013 29
Less reinsurances	739 27	5,500 00	.....	2,643 23
Net paid for said claims	11,738 04			10,370 06
Total net paid for said claims	16,944 36	5,892 36	3,466 51	11,606 83

	Employers' Liability.		Plate Glass	Sickness.	
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previousyears	36,530 73	.....	981 01	1,083 34	.....
Less reinsurances	.....	.....	4 72	.....	.....
Net paid for said claims		.....	976 29		.....
Paid for claims occurring during the year	100,089 93	2,357 86	11,707 63	16,932 04	87 15
Less reinsurances	159 15	.....	201 95	598 21	.....
Net paid for said claims	99,930 78	.....	11,505 68	16,333 83	.....
Total net paid for said claims	136,461 51	2,357 86	12,481 97	17,417 17	87 15

Total net payments for claims for all classes of business	$ 206,715 72
Dividends paid stockholders	9,079 94
Commission and brokerage	70,549 38
Commission profits	3,338 33
Taxes	8,255 83
Salaries, fees and travelling expenses:—Salaries of officials, $30,633.31; Fees:—directors, $1,050; auditors, $247.91; travelling expenses, officials, $2,703.04	34,634 26
Miscellaneous expenditure, viz.:—Advertising, $2,350.59; furniture and fixtures, $1,952.46; elevator inspections, $594.50; legal expenses, $45.09; medical examiners' fees, $2; postage, telegrams, telephones and express, $1,016.01; printing and stationery, $2,803.51; rents, $2,635; general expenses, $4,819.66; pay-roll audits, $884.91; Manitoba Workmen's Compensation Board, $1,959.73; adjustments associated companies, $1,173.91	20,237 37
Total expenditure	$ 352,810 83

The North American Accident—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1917	$ 323,187 15
Amount of cash income	373,027 31
Total	$ 696,214 46
Amount of expenditure	352,810 83
Balance, net ledger assets at December, 31 1918	$ 343,403 63

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	Accident.			Automobile (Including Fire Risk).			Automobile (Excluding Fire Risk).		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of '17	1913	6,186,798	24,072 57	....	.....	.....	341	3,410,000	22,505 74
Taken in 1918—new and renewed	4466	11,269,064	56,874 62	497	559,335	13,056 74	997	6,712,300	40,204 56
Totals	6379	17,455,862	80,947 19				1338	10,122,300	62,710 30
Less ceased	3403	7,995,629	44,398 12	3	4,300	575 63	878	5,805,500	30,344 60
Gross in force at end of 1918	2976	9,460,233	36,549 07	494	555,035	12,481 11	460	4,316,800	32,365 70
Less reinsured	....	2,385,350	5,022 19	....	31,900	554 54	....	25,000	226 78
Net in force at end of 1918	2976	7,074,883	31,526 88	494	523,135	11,926 57	460	4,291,800	32,138 92

Risks and Premiums.	Class of Business.									
	Burglary.			Employers' Liability.			Plate Glass.		Sickness.	
	No.	Amount	Premiums	No.	Amount.	Premiums	No.	Premiums	No.	Premiums
		$	$ cts.		$	$ cts.		$ cts.		$ cts.
Gross in force at end of 1917	....	.....	.....	494	4,899,666	80,701 87	1675	47,674 64	977	13,310 00
Taken in 1918—new and renewed	10	13,500	90 50	449	4,715,000	234,415 79	809	16,583 82	1862	24,555 16
Totals	....	.....	.....	943	9,614,666	315,117 66	2484	64,258 46	2839	37,865 16
Less ceased	....	.....	.....	465	4,619,666	230,075 78	935	17,277 13	1308	16,011 48
Gross in force at end of 1918	....	.....	.....	478	4,995,000	85,041 88	....	.....	....	21,853 68
Less reinsured	....	.....	.....	....	40,000	50 20	....	.....	....	62 94
Net in force at end of 1918	10	13,500	90 50	478	4,955,000	84,991 68	1549	46,981 33	1531	21,790 74

THE NORTH AMERICAN ACCIDENT—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the company, viz:—

	Par value.	Book value.	Market value.
Government—			
*Dominion of Canada (4) war Loan, 1937, 5½ p.c.	100,000 00	$ 99,107 95	$ 100,000 00
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	15,000 00	15,000 00	15,000 00
Cities—			
*Fort William, 1933, 5 p.c.	5,000 00	4,775 00	4,700 00
*Kamloops, 1938, 6 p.c.	5,000 00	4,937 50	4,950 00
*Lethbridge, 1943, 5 p.c.	5,840 00	5,148 63	5,080 80
*MacLeod, 1933, 6 p.c.	10,000 00	9,862 50	9,800 00
*Nanaimo, 1922, 5 p.c.	11,000 00	10,499 50	10,450 00
*St. Boniface, 1942, 5 p.c.	10,000 00	9,285 00	9,200 00
*St. Catharines, 1928, 4¼ p.c.	3,000 00	2,783 10	2,820 00
*St. Catharines, 1933, 4½ p.c.	10,000 00	9,103 50	9,300 00
*Toronto, 1929, 3½ p.c.	4,866 67	4,291 91	4,234 00
Town—			
*Sault au Recollet, 1954, 6 p.c.	10,000 00	9,950 00	11,100 00
Villages—			
*St. Lambert, 1956, 5½ p.c.	29,000 00	26,825 00	29,000 00
*St. Michel, 1954, 6 p.c.	20,000 00	18,600 00	20,200 00
Rural Municipality—			
*Fort Garry, 1929, 6 p.c.	10,000 00	10,224 00	10,000 00
Schools—			
*Kitchener, Ont., 1925 to 1927, 4½ p.c.	6,665 99	6,129 92	6,129 92
*Outremont, Que., 1953, 5½ p.c.	10,000 00	10,000 00	10,200 00
*Westmount, Que., 1933, 5 p.c.	8,000 00	7,880 00	7,840 00
*Wilkie, Sask., 1919-1943, 6 p.c.	4,166 67	4,002 55	4,082 38
Railways—			
Barcelona Traction, Light and Power Co., (10 year Notes), 1925, 5 p.c.	1,095 00	729 96	591 27
Barcelona Traction, Light and Power Co., 1st mtge., 1961 (or earlier), 5 p.c.	4,866 67	4,063 67	2,384 66
C.P.R. Special Investment Fund Note Certificates, 1924, 6 p.c.	500 00	400 00	515 00
Suburban Rapid Transit Co., 1st m'tge. (g'teed by Winnipeg Elec. Ry.), 1938, 5 p.c.	5,000 00	4,825 00	4,500 00
Miscellaneous—			
Nova Scotia Steel and Coal Co., Ltd., Perp. Debenture Stock, 1919 or later (on 6 mos. notice), 6 p.c.	5,000 00	4,850 00	4,750 00
Total par, book and market values... ...	294,001 00	283,274 69	286,828 03

SCHEDULE C.

Stocks owned by the company, viz.:—

75 shares C.P.R. stock	$ 7,500 00	$ 11,976 12	$ 12,000 00
48 shares Consumers' Gas Co. Stock	2,400 00	4,005 00	3,600 00
Total par, book and market values	$ 9,900 00	$ 15,981 12	$ 15,600 00

*On deposit with Receiver General.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—CHAS. J. CATER SCOTT.

Manager—OWEN D. JONES.

Principal Office—Edinburgh, Scotland.

Manager in Canada—RANDALL DAVIDSON.

Head Office in Canada—Montreal.

(Established 1809. Commenced business in Canada 1862.)

CAPITAL.

Amount of joint stock capital authorized	$29,200,000 00
Amount subscribed	21,900,000 00
Amount paid in cash	11,862,500 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B.*)		1,038,383 40

Other Assets in Canada.

Real estate held by the company, viz.:—		
Five-story building, situated N.W. corner St. Francois Xavier and Hospital Streets, Montreal, occupied by the company and tenants as offices	$ 155,000 00	
Four-story building, 26 Wellington Street E., Toronto, occupied by the company and tenants as offices	34,000 00	
Total real estate (market value)		189,000 00
Market value of bonds and debentures held by the company. (*For details, see Schedule C*)		170,314 90
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 114,916 94	
Bank of Montreal, Winnipeg (Branch Account)	199 46	
Bank of Montreal, Winnipeg (Current Account)	25,210 86	
Total cash in banks		140,327 26
Interest accrued		10,089 44
Rents, due, $609.25; accrued, $1,980.83		2,581 08
Agents' balances and premiums uncollected ($3,301.31 was on business prior to Oct. 1, 1918)		146,660 98
Office furniture and plans in Montreal and branch offices		15,000 00
Reinsurance losses		1,537 72
Total assets in Canada		$ 1,713,894 78

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 83,376 43	
Net amount of claims, resisted, in suit	35,000 00	
Total net amount of unsettled claims ($40,000 accrued prior to 1918)		$ 118,376 43
Reserve of unearned premiums, $837,456.64; carried out at 80 per cent		669,965 31
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses		7,179 80
Reinsurance premiums due		4,487 27
Taxes due and accrued		29,768 81
Total liabilities in Canada		$ 829,777 62

North British and Mercantile—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$1,279,296 28	
Deduct reinsurances, $36,067.19; return premiums, $166,246.92	202,314 11	
Net cash received for premiums		$ 1,076,982 17
Received for interest on investments		46,260 93
Interest on bank deposit		2,903 02
Rents		4,252 12
Total income in Canada		$ 1,130,398 24

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 81,815 17	
Deduct reinsurances	6 30	
Net amount paid for said claims	$ 81,808 87	
Amount paid for claims occurring during the year	$ 508,772 35	
Deduct savings and salvage, $4,468.92; reinsurances, $7,631.83	12,100 75	
Net amount paid for said claims	$ 496,671 60	
Total net amount paid for said claims		$ 578,480 47
Commission or brokerage		190,349 10
Paid or allowed for commission on profits		10,081 90
Salaries: head office officials, $47,128.97; directors' fees, $1,460; auditors' fees, $599.18; bonus to staff, $4,409.49; travelling expenses, officials, $5,594.88; agents, $72.25; retiring allowances, $4,294.13		63,558 90
Taxes, fire		24,494 17
Miscellaneous expenditure, viz.: Advertising, $368.22; furniture, fixtures and office supplies, $1,965.62; underwriters' associations, $13,891.14; inspections and surveys, $6,738.41; insurance superintendence, $620.23; postage, express, telephones and telegrams, $4.797.50; maps and plans, $2,253.92; sundry, $2,326.51; rents, $9.878.70; legal fees, $1,468.54; investment expenses, $475; printing and stationery, $7,589.08; lighting and water rates, etc., $517.90; total $52,890.77; less proportion of expenses chargeable to Life branch, $750		52,140 77
Total expenditure in Canada		$ 919,105 31

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	54,881	$ 140,991,149	$ 1,602,565 80
Taken during the year, new and renewed	33,180	120,693,745	1,292,998 88
Total	88,061	$ 261,684,894	$ 2,895,564 68
Deduct terminated	32,282	110,146,400	1,202,783 94
Gross in force at end of year	55,779	$ 151,538,494	$ 1,692,780 74
Deduct reinsured		7,108,830	49,564 45
Net in force at December 31, 1917	55,779	$ 144,429,664	$ 1,643,216 29

Schedule B.

Bonds and debentures owned by the Company, viz.:—
On deposit with Receiver General.—

	Par value.	Market value.
Dom of Canada (4) War Loan, 1937, 5½ p.c	$ 327,500 00	$ 327,500 00
British War Loan, 1919/1947, 5 p.c	154,760 00	146,750 60
Cities—		
Belleville, 1934, 4⅜ p.c	50,000 00	45,500 00
Brantford, 1934, 4 p.c	50,000 00	43,500 00
Calgary, 1924, 5 p.c	24,000 00	23,040 00
Halifax Permanent stock	15,000 00	15,000 00
London, 1921, 4 p.c	25,000 00	24,000 00
London, 1931, 4½ p.c	9,000 00	8,460 00
London, 1932, 4½ p.c	10,000 00	9,400 00
London, 1933, 4½ p.c	6,000 00	5,640 00
Medicine Hat, 1931, 5 p.c	25,000 00	22,750 00
Nelson, B.C., 1921, 5 p.c	25,000 00	23,750 00
Three Rivers, 1951, 4 p.c	43,000 00	36,550 00
Westmount, 1932, 4 p.c	100,000 00	89,000 00

North British and Mercantile—*Concluded.*

Schedule B—*Concluded.*

Bonds and debentures owned by the Company, viz.:—*Concluded.*

On deposit with Receiver General—Concluded.

	Par value.	Market value.
Towns—		
Acton, Ont., 1922, 4½ p.c.	$ 16,000 00	$ 15,360 00
Longueuil, 1934, 4½ p.c.	25,000 00	21,500 00
Salaberry de Valleyfield, 1925, 4 p.c.	33,000 00	29,370 00
District—		
South Vancouver, 1959, 5 p.c.	25,000 00	21,250 00
Township—		
Richmond, B.C., 1941, 5 p.c.	40,000 00	34,800 00
Schools—		
Montreal, Prot., 1923, 4 p.c.	18,000 00	16,920 00
" 1924, 4 p.c.	40,000 00	37,200 00
Saskatoon, Prot., 1925, 5 p.c.	4,000 00	3,760 00
" 1926, 5 p.c.	7,000 00	6,580 00
" 1927, 5 p.c.	7,000 00	6,510 00
" 1928, 5 p.c.	7,000 00	6,510 00
Railway—		
G.T.P. Ry. 1st mtge. (g'teed by Dominion of Canada), 1962, 3 p.c.	28,226 67	17,782 80
Total on deposit with Receiver General	$1,114,486 67	$1,038,383 40

Schedule C.

Held by the Company—		
Dom. of Canada (5) War Loan, 1933, 5½ p.c.	$ 150,000 00	$ 150,000 00
City—		
Edmonton, 1919 to 1927, 4½ p.c.	16,205 92	15,233 57
Village—		
Kingsville, 1919 to 1923, 5 p.c.	5,238 48	5,081 33
Total par and market values	$ 171,444 40	$ 170,314 90

(*For General Business Statement, see Appendix.*)

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—J. A. THOMPSON.
Vice-Presidents—M. LONG and W. M. FISHER.
Joint Managers—H. H. SMITH and W. P. FESS.
Secretary—W. F. IRELAND.
Principal Office—Winnipeg, Man.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 136; amended in 1913 by 3-4 George V, chap. 161. Dominion license issued August 12, 1909.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed	687,900 00
Amount paid thereon in cash	206,370 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate. (*For details, see Schedule A.*)			$ 20,965 56
Amount secured by way of loans on real estate, first liens			112,233 58
Book value of bonds and debs. (*For details, see Schedule B.*)			84,273 92
Stock owned by the Company—	Par value.	Book value.	Market value.
270 shares C.P.R.	$ 27,000 00	$ 40,491 43	$ 43,200 00
Carried out at book value			40,491 43
Cash at head office			6,896 68
Cash in Imperial Bank of Canada, Winnipeg			35,865 78
Underwriters' deposit			1,100 00
Total ledger assets			$ 301,826 95
Deduct market value of bonds, debentures and stocks under book value			7,221 05
			$ 294,605 90

OTHER ASSETS.

Interest due, $2,873.55; accrued, $2,356.92	5,230 47
Agents' balances and premiums uncollected ($6,097.93 on business prior to Oct. 1, 1918) ($32,059.30 less $365.67 written off)	31,693 63
Plans, $4,659.39; furniture and fixtures, $1,217.11	5,876 50
Gross assets	$ 337,406 50
Deduct Assets not admitted	7,500 00
Net assets	$ 329,906 50

LIABILITIES.

Net amount of claims, adjusted and unpaid	$ 4,248 23	
Net amount of claims, unadjusted	8,384 70	
Net amount of claims, resisted, in suit	2,500 00	
Total net amount of unsettled claims		$ 15,132 93
Reserve of unearned premiums, $76,573.57, carried out at 80 per cent		61,258 86
Dividends due and unpaid		16 65
Taxes due and accrued		2,000 00
Treaty reinsurance reserve account		34,059 82
Reinsurance premiums		4,000 16
Reserve on unlicensed reinsurance, unsecured		22,243 73
Total liabilities (not including capital stock)		$ 138,712 15
Excess of assets over liabilities		$ 191,194 35
Capital stock paid in cash		206,370 00

THE NORTH EMPIRE—*Continued.*

INCOME.

Gross cash received for premiums	$ 214,380 36	
Deduct reinsurances, $73,022.32; return premiums, $34,992.15	108,014 47	
Total net cash received for premiums		$ 106,365 89
Received for interest on investments		13,034 30
Profit on sale of real estate and securities		1,644 94
Total income		$ 121,045 13

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 23,597 23	
Deduct savings and salvage, $743.11; reinsurances, $10,972.54	11,715 65	
Net amount paid for said claims	$ 11,881 58	
Amount paid for claims occurring during the year	$ 89,043 44	
Deduct savings and salvage, $421.03; reinsurances, $36,639.99	37,061 02	
Net amount paid for said claims	$ 51,982 42	
Total net amount paid for claims		$ 63,864 00
Dividends		39 00
Taxes		3,665 81
Commission or brokerage		12,610 29
Salaries, fees and travelling expenses:—Salaries:—head office, $9,354.46; general and special agents, $2,400. Fees:—directors, $505; auditors, $350. Travelling expenses:—officials, $724.95; agents, $1,454.15		14,788 56
Miscellaneous expenditure, viz.: Advertising, $304; legal expenses, $29; maps, $303.09; postage, $1,388.05; printing and stationery, $1,543.41; rents, $992; underwriters' boards associations, etc., $2,090.58; sundries, $472.26; (Total $7,122.39, less legal expenses recovered, $1,204.11)		5,918 28
Total expenditure		$ 100,885 94

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917		$ 249,775 44
Amount of cash income as above		121,045 13
Total		$ 370,820 57
Amount of expenditure	$ 100,885 94	
Amount written off mortgages	2,167 50	
		103,053 44
Balance, net ledger assets, December 31, 1918 ($301,826.95, less $34,059.82; ledger liabilities)		$ 267,767 13

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$ 75,688 45
Amount of commission thereon	22,709 55
Amount of losses recovered from said companies	47,612 53
Reserve of unearned premiums, $37,621.32, carried out at 80 per cent	30,097 06
Amount of losses due and recoverable from such companies	30,206 65
Amount of reinsurance premiums payable to such companies	4,000 00
Amount of cash or other securities held for recovery of losses, etc	34,059 82

THE NORTH EMPIRE—*Continued*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1917	11,953,466	197,211 83
Taken in 1917, new and renewed	19,193,862	219,402 45
Totals	31,147,328	416,614 28
Less ceased	17,461,203	193,781 13
Gross in force at end of 1918	13,686,125	222,833 15
Less reinsured	4,792,605	75,552 96
Net in force at end of 1918	8,893,520	147,280 19

SCHEDULE A.

REAL ESTATE OWNED, VIZ.:—	Book value.
City properties, Winnipeg, Man	$ 17,656 84
Rural properties, Saskatchewan	3,308 72
Total	$ 20,965 56

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Book value.	Market value.
Dom. of Can. (4) War Loan, 1937, 5½ p.c.	$ 5,000 00	$ 4,940 02	$ 4,940 02
District—			
South Vancouver, 1959, 4½ p.c.	45,000 00	45,000 00	35,100 00
Schools—			
Berrywater, S.D., 1919, 5¼ p.c.	180 00	180 00	178 20
Brockton, S.D., 1919, 7 p.c.	130 00	130 00	131 30
Buffalo View, S.D., 1919, 5 p.c.	120 00	120 00	117 60
Daysville, S.D., 1919, 6 p.c.	100 00	100 00	100 00
East Kildonan, S.D., 1922, 6 p.c.	1,000 00	1,000 00	1,000 00
East Kildonan, S.D., 1923, 6 p.c.	4,000 00	4,000 00	4,040 00
East Kildonan, S.D., 1924, 6 p.c.	5,000 00	5,000 00	5,050 00
Kelliher, S.D., 1919, 7 p.c.	170 00	170 00	171 70
Kingsland, S.D., 1919, 5½ p.c.	200 00	200 00	198 00
Knapton, S.D., 1919, 6 p.c.	120 00	120 00	120 00
Lamoyle, S.D., 1919, 6 p.c.	85 00	85 00	85 00
McConnell, S.D., 1919, 5½ p.c.	120 00	120 00	118 80
Poplar Hill, S.D.,1919, 6 p.c.	100 00	100 00	100 00
Prudential, S.D., 1919, 6 p.c.	250 00	250 00	250 00
Riverdale, S.D., 1919, 5½ p.c.	115 00	115 00	113 85
Round Valley, S.D., 1919, 5½ p.c.	180 00	180 00	178 20
Sudom, S.D., 1919, 5½ p.c.	130 00	130 00	128 70
Sunny View, S.D., 1919, 5½ p.c.	120 00	120 00	118 80
Warman, S.D., 1919, 6 p.c.	100 00	100 00	100 00
Total on deposit with Receiver General	$ 62,220 00	$ 62,160 02	$ 52,340 17
Other debentures owned by the company, viz.:—			
Governments—			
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	5,000 00	4,940 02	4,940 02
Dominion of Canada (4) War Loan, 1922, 5½ p.c.	15,000 00	14,820 15	14,820 15
Dominion of Canada (5) War Loan, 1933, 5½ p.c. (partly paid)	5,000 00	1,000 00	1,000 00
City—			
Winnipeg Hospital, 1936, 4 p.c.	973 33	943 73	837 06
Schools—			
Clear Creek, 1918, 6 p.c.	100 00	100 00	100 00
Sudom, 1918, 5½ p.c.	130 00	130 00	128 70
Round Valley, S.D., 1918, 5½ p.c.	180 00	180 00	178 20
Total par, book and market values	$ 88,603 33	$ 84,273 92	$ 74,344 30

THE NORTH WEST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—G. R. CROWE.
Vice-President—G. V. HASTINGS.
General Manager—T. L. MORRISEY.
Deputy Manager—THOS. BRUCE.
Principal Office—Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46; and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, statutes of Manitoba, 1904. Dominion license issued February 6, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	250,000 00
Amount paid in cash	100,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Mortgage loans on real estate, first liens			$ 124,633 25
Amount of loans as above on which interest has been overdue for one year or more previous to statement			$ 18,093 25
Bonds and debentures owned, viz.:—			
Government—	Par value.	Book value.	Market value.
Dominion of Canada (1) War Loan, 1925, 5 p.c.	$ 25,000 00	$ 24,213 80	$ 24,750 00
Dominion of Canada (3) War Loan, 1937, 5 p.c.	25,000 00	23,933 43	23,933 43
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	25,000 00	25,000 00	25,000 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	25,000 00	24,776 99	25,000 00
Cities—			
*St. Boniface, 1932, 5 p.c.	16,000 00	15,092 80	15,040 00
*St. Boniface, 1940, 5 p.c.	38,815 09	41,616 56	35,709 88
*Winnipeg, 1930, 4 p.c.	2,000 00	1,800 00	1,780 00
Total par, book and market values	$ 156,815 09	$ 156,433 58	$ 151,213 31
Carried out at book value			156,433 58
Cash at head office			497 25
Cash at Eastern Branch			636 07
Cash in Royal Bank of Canada			53,063 03
Total ledger assets			$ 335,263 18
Deduct market value of bonds and debentures under book value			5,220 27
			$ 330,042 91

OTHER ASSETS.

Interest due, $5,316.64; accrued, $3,979.03		9,295 67
Agents' balances and premiums uncollected:—		
In Canada ($895.52 on business prior to October 1, 1918)	$ 12,577 51	
Outside Canada	511 78	
Total		13,089 29
Bills receivable (overdue)		115 19
Total assets		$ 352,543 06

*On deposit with Receiver General.

THE NORTH WEST FIRE—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	$ 7,154 00	
Net amount of claims, resisted, in suit	2,000 00	
Total net amount of unsettled claims ($3,500 accrued prior to 1918)		$ 9,154 00
Reserve of unearned premiums, $111,429.85, carried out at 80 per cent		89,143 88
Taxes due and accrued		3,963 51
Total liabilities in Canada		$ 102,261 39

(2) *Liabilities in other Countries.*

Net amount of claims, unadjusted		$ 1,000 00
Reserve of unearned premiums, $1,851.41, carried out at 80 per cent		1,481 13
Total liabilities in other countries		$ 2,481 13
Total liabilities in all countries		$ 104,742 52
Excess of assets over liabilities		$ 247,800 54
Capital stock paid in cash		100,000 08
Surplus over all liabilities and paid up capital		$ 147,800 54

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 213,992 37	$ 5,640 60	
Deduct reinsurances, $51,792.84; return premiums, $24,067.74	73,415 17	2,445 41	
Net cash received for premiums	$ 140,577 20	$ 3,195 19	
Net cash received for premiums in all countries			$ 143,772 39
Received for interest on investments			15,604 25
Total income			$ 159,376 64

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for claims occurring in previous years	$ 23,693 07	$ 150 00	
Deduct savings and salvage, $7.18; reinsurances, $10,181.53	10,188 71		
Net amount paid for said claims	$ 13,504 36		
Amount paid for said claims occurring during the year	$ 73,127 78	500 00	
Deduct savings and salvage, $101.80; reinsurances, $18,001.91	18,103 71		
Net amount paid for said claims	$ 55,024 07		
Total net amount paid for claims	$ 68,528 43	$ 650 00	
Total net amount paid for claims in all countries			$ 69,178 43
Commission or brokerage			30,406 55
Salaries: Head Office officials, $8,155.75; directors' fees, $460; auditors' fees, $166.66; travelling expenses, officials, $429.99			9,212 40
Taxes			4,354 74
Miscellaneous expenditure, viz.: Advertising, $188.91; maps and plans, $545.15; postage, telegrams, telephones and express, $654.69; printing and stationery, $1,198.30; rents, $1,115.25; legal expenses, $7.50; board fees, $1,750.23; miscellaneous, $342.31; library bureau, $210			6,012 34
Total expenditure			$ 119,164 46

THE NORTH WEST FIRE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917	$ 295,051 00
Amount of cash income	159,376 64
Total	$ 454,427 64
Amount of cash expenditure	119,164 46
Balance, net ledger assets, December 31, 1918	$ 335,263 18

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums	Amount.	Premiums	Amount	Premiums
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	21,239,929	258,041 60	422,559	5,221 01	21,662,488	263,262 61
Taken during the year. New and renewed	18,140,374	213,517 49	533,278	6,143 53	18,673,652	219,661 02
Total	39,380,303	471,559 09	955,837	11,364 54	40,336,140	482,923 63
Deduct terminated	16,930,349	192,451 36	472,782	5,828 06	17,403,131	198,279 42
Gross in force at end of 1918	22,449,954	279,107 73	483,055	5,536 48	22,933,009	284,644 21
Deduct reinsured	4,907,123	63,663 18	183,630	1,833 65	5,090,753	65,496 83
Net in force at end of 1918	17,542,831	215,444 55	299,425	3,702 83	17,842,256	219,147 38

THE NORTHERN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
Chairman—HENRY CHARLES HAMBRO.
Principal Offices—London, England.
Manager for Canada—G. E. MOBERLY.
Head Office in Canada—Montreal.

(Established June 2, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital subscribed	$17,512,500 00
Amount paid in cash	4,008,637 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule* B.)		$ 863,643 20

Other Assets in Canada.

Market value of bonds owned by the Company and held in Canada (*For details see Schedule C*)		87,500 00
Cash on hand		2,418 10
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 17,800 21	
Bank of British North America, Montreal	32,187 60	
Union Bank of Canada, Montreal	30,519 40	
Union Bank of Canada, Winnipeg	29,498 48	
Total cash in banks		110,005 69
Agents' balances and premiums uncollected ($4,403.84 was on business prior to Oct. 1, 1918)		151,469 17
Office furniture, maps and plans		17,000 00
Total assets in Canada		$ 1,232,036 16

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 11,847 42	
Net amount of claims, unadjusted	45,101 21	
Net amount of claims, resisted, in suit	32,976 19	
Total net amount of unsettled claims		$ 89,924 82
Reserve of unearned premiums, $694,110.77; carried out at 80 per cent		555,288 62
Taxes due and accrued		15,000 00
Salaries, rent, advertising, agency and other expenses, due and accrued		1,403 98
Reinsurance premiums, due		3,399 39
Total liabilities in Canada		$ 665,016 81

INCOME IN CANADA.

Gross cash received for premiums	$1,154,648 06	
Deduct reinsurances, $13,171.45; return premiums, $157,368.34	170,539 79	
Net cash received for premiums		$ 984,108 27
Interest on investments		46,989 08
Endorsement fees		15 00
Total income in Canada		$ 1,031,112 35

THE NORTHERN—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 46,610 24	
Less savings and salvage	160 97	
Net amount paid for said claims	$ 46,449 27	
Amount paid for claims occurring during the year	$ 608,700 30	
Deduct savings and salvage, $3,112.68; reinsurances, $1,866.86	4,979 54	
Net amount paid for said claims	$ 603,720 76	
Total net amount paid for claims		$ 650,170 03
Commission or brokerage		184,487 77
Commission on profits		1,173 00
Salaries, officials, $44,778.05; auditors' fees, $643.53; travelling expenses, officials, $323.55; agents, $4,171.02		49,916 15
Taxes		21,856 05
Miscellaneous expenditure, viz.: Advertising, $1,787.33; cleaning, lighting and heating, $550.28; furniture and fixtures, $10,436.59; inspections and surveys, $10,103.09; legal expenses, $323.35; maps and plans, $2,153.82; exchange, $578.98; postage, telegrams, telephones and express, $4,117.93; printing and stationery, $7,741.61; rents, $6,143.78; underwriters' boards, tariff associations, etc., $12,957.87; newspapers, books and subscriptions, $253; sundry, $552.06; bad debts and library bureau, $1,127.78		58,827 47
Total expenditure in Canada		$ 966,430 47

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	46,074	$103,957,046	$ 1,290,739 21
Taken during the year, new and renewed	26,986	94,210,077	1,164,152 92
Total	73,060	$198,167,123	$ 2,454,892 13
Deduct terminated	31,907	83,955,316	1,064,140 95
Gross in force at end of year	41,153	$114,211,807	$ 1,390,751 18
Deduct reinsured		1,664,050	11,669 47
Net in force at end of year	41,153	$112,547,757	$ 1,379,081 71

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Governments—		
Canada stock, 1930/1950, 3½ p.c.	$ 65,213 33	$ 50,214 26
Canada bonds, 1914/1919, 3¾ p.c.	40,393 34	39,585 47
Canada bonds, 1920/1925, 4½ p.c.	9,733 33	9,441 43
British War Loan, 1929/1947, 5 p.c.	225,147 20	213,889 84
Cities—		
Calgary, 1932, 4½ p.c.	24,333 33	21,413 33
North Vancouver, 1931, 4½ p.c.	24,333 33	20,683 33
Ottawa, 1932, 4½ p.c.	24,333 33	23,116 66
Ottawa, 1943, 4½ p.c.	24,333 34	22,630 01
Port Arthur, 1928, 5 p.c.	7,000 00	6,650 00
Port Arthur, 1929, 5 p.c.	2,000 00	1,900 00
Port Arthur, 1937, 5 p.c.	25,000 00	23,250 00
Port Arthur, 1938, 5 p.c.	1,000 00	930 00
Quebec, 1963, 4½ p.c.	48,666 67	43,800 00
Toronto, 1929, 3½ p.c.	146,000 00	127,020 00
Toronto, 1919, 5 p.c.	34,553 33	34,898 87
Vancouver, 1923, 4½ p.c.	48,666 67	45,746 67
Vancouver, 1927, 6 p.c.	24,333 33	25,063 33
Winnipeg, 1941, 3½ p.c.	30,000 00	23,100 00
Winnipeg, 1925, 4 p.c.	25,000 00	23,000 00
Railway—		
Grand Trunk Pacific Railway 1st Mortgage (guaranteed by Dominion of Canada), 1962, 3 p.c.	170,333 33	107,310 00
Total on deposit with Receiver General	$1,000,373 86	$ 863,643 20

THE NORTHERN—*Concluded.*

SCHEDULE C.

Bonds and debentures held by Company in Canada:—	Par value.	Market value.
Dom. of Canada (4) War Loan, 1922, 5½ p.c.	$ 15,000 00	$ 15,000 00
Dom. of Canada (4) War Loan, 1927, 5½ p.c.	15,000 00	15,000 00
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	20,000 00	20,000 00
Dom. of Canada (5) War Loan, 1933, 5½ p.c. (ptly pd)	12,500 00	12,500 00
Colonial Investment and Loan Co., 1919, 5 p.c.	25,000 00	25,000 00
Total par and Market values	$ 87,500 00	$ 87,500 00

(*For General Business Statement, See Appendix.*)

NORTHWESTERN MUTUAL FIRE ASSOCIATION.

*Statement for the Year ending December 31, 1918.

President—F. J. Martin.

Secretary—M. D. L. Rhodes.

Principal Office—Seattle, Wash., U.S.A.

Chief Agent in Canada—N. B. Whitley.

Head Office in Canada—Vancouver, B.C.

(Incorporated 1901. Dominion license issued, May 10, 1918.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—	Par value.	Market value.	
Dom. of Canada bonds, 1919, 5 p.c.	$ 12,000 00	$ 11,510 00	
Dom. of Canada (3) War Loan, 1937, 5 p.c.	10,000 00	9,143 75	
Total on deposit with Receiver General	$ 22,000 00	$ 20,653 75	
Carried out at market value			$ 20,653 75
Cash in Canadian Bank of Commerce, Vancouver, B.C.			7,811 96
Interest accrued			416 67
Agents' balances and premiums uncollected ($245.64 on business prior to Oct. 1, 1918)			3,294 80
Office furniture and plans			100 00
Total assets in Canada			$ 32,277 18

LIABILITIES IN CANADA.

Total net reserve of unearned premiums, $7,948.61; carried out at 80 p.c.		$ 6,358 89
Taxes due and accrued		200 00
Total liabilities in Canada		$ 6,558 89

INCOME IN CANADA.

Gross cash received	$ 15,689 01		
Less return premiums	3,812 16		
Total net cash received for premiums in Canada		$	11,876 85
Cash received for interest on investments			550 00
Commission and brokerage on insurance placed in other companies			1,216 20
Total income in Canada		$	13,643 05

EXPENDITURE IN CANADA.

Total net amount paid for claims occurring during the year	$ 2,250 58
Commission or brokerage	343 12
Salaries, $1,350; travelling expenses, $507.29	1,857 29
Taxes	174 44
Miscellaneous expenditure, viz.:— Advertising, $70.20; postage, telegrams, telephones and express, $110; printing and stationery, $111.05; inspections, $225; rents, etc., $150; sundries, $86; office furniture, $25	777 25
Total expenditure in Canada	$ 5,402 68

*This statement here given includes the entire business transacted during 1918.

NORTHWESTERN MUTUAL FIRE ASSOCIATION—*Continued.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	65	$ 572,677	$ 9,261 67
Taken during the year, new and renewed	212	1,181,690	19,106 30
Total	277	$ 1,754,367	$ 28,367 97
Deduct terminated	91	660,067	13,021 60
Gross and net in force at end of year	186	$ 1,094,300	$ 15,346 37

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of real estate..	$ 9,257 83
Book value of real estate sold under contract	3,950 00
Mortgage loans on real estate, first liens	45,000 00
Book value of bonds and stocks owned by the company	478,773 45
Cash on hand, in trust companies and in banks	166,953 92
Agents' balances and bills receivable	228,930 59
Other ledger assets	28,917 13
Total ledger assets	$ 961,782 92

NON-LEDGER ASSETS.

Interest due and accrued	11,394 82
Gross assets	$ 973,177 74
Deduct assets not admitted	80,838 35
Total admitted assets	$ 892,339 39

LIABILITIES.

	$
Net amount of unpaid claims	19,448 15
Total unearned premiums	450,206 67
Federal, state and other taxes due or accrued (estimated)	19,766 80
Salaries, rents, etc., due or accrued	3,185 06
Contingent commissions or other charges due or accrued	10,325 34
All other liabilities	25,027 85
Total liabilities	$ 527,959 87
Surplus over all liabilities	364,379 52
Total liabilities and surplus	$ 892,339 39

INCOME.

Net cash received for premiums	$ 1,069,272 20
Received for interest and dividends	16,745 07
Rents	953 10
Gross profit on sale or maturity of bonds	15 00
Gross increase by adjustment in book value of bonds	200 00
Inspection fees	17,990 00
Total income	$ 1,105,175 37

DISBURSEMENTS.

Net amount paid during the year for claims	$ 235,677 92
Expenses of adjustment and settlement of claims	2,803 25
Dividends paid to policyholders	282,289 33
Commissions or brokerage	40,219 79
Rents	12,381 56
Salaries, $47,064.45; and expenses, $36,425.96; of special agents	83,490 41
Salaries, fees and all other charges of officers, directors, trustees and home office employees	91,521 00
Inspections and surveys, including underwriters' boards and tariff associations	4,674 79
Taxes on real estate	385 18

NORTHWESTERN MUTUAL FIRE ASSOCIATION—*Concluded.*

DISBURSEMENTS—*Concluded.*

Insurance Department licenses and fees, also taxes	$	11,483 91
All other licenses, fees and taxes		13,202 93
Agents' balances charged off		115 63
Gross loss on sale or maturity of real estate		892 25
Gross decrease by adjustment in book value of bonds		392 76
All other disbursements		68,468 40
Total disbursements	$	847,999 11

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$140,471,542	00
Premiums thereon	1,703,703	46
Amount of policies terminated	125,957,639	00
Premiums thereon	1,443,405	81
Net amount in force on December 31, 1918	65,336,331	00
Premiums thereon	882,815	30

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—ALFRED F. JAMES.
Secretary—LUBIN M. STUART.
Principal Office—Milwaukee, Wis.
Chief Agent in Canada—W. D. THOMSON.
Head Office in Canada—Regina, Sask.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Provinces of Ontario, Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market. value.
Dom. of Can. (1) War Loan, 1925, 5 p.c.	$ 55,000 00	$ 54,450 00
Cities—		
Toronto, 1948, 4 p.c.	118,746 67	100,934 67
Victoria, 1936, 4 p.c.	54,506 67	44,695 47
Schools—		
Calgary, P., 1950, 4½ p.c.	17,000 00	13,940 00
Calgary, P., 1951, 4½ p.c.	16,000 00	13,120 00
Calgary, P., 1952., 4½ p.c.	2,000 00	1,640 00
Total on deposit with Receiver General	$ 263,253 34	$ 228,780 14

Carried out at market value		$ 228,780 14
Other Assets in Canada.		
Cash at head and branch office		12 07
Cash in banks, viz.:—		
Bank of British North America, Regina, Sask.	$ 7,921 72	
Bank of Toronto, Toronto, Ont.	6,998 17	
Total cash in banks		14,919 89
Interest accrued		2,641 58
Agents' balances and premiums uncollected, viz.:—		
Fire ($862.04 on business prior to Oct. 1, 1918)	$ 34,851 77	
Automobile (including Fire Risk), ($1,983.21 on business prior to Oct. 1, 1918)	2,662 52	
Total		37,514 29
Office furniture and plans		1,000 00
Total assets in Canada		$ 284,867 97

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 30 79	
Net amount of fire claims, unadjusted	11,097 00	
Net amount of automobile (including Fire Risk) claims, unadjusted	1,576 05	
Total net amount of unsettled claims ($1,500 accrued prior to 1918)		$ 12,703 84
Reserve of unearned premiums, viz.:—		
Fire	$ 173,870 15	
Automobile (including Fire Risk)	6,281 81	
Tornado	749 64	
Total, $180,901.60; carried out at 80 per cent..—		144,721 28
Taxes due and accrued		2,000 00
Salaries, rent, etc., due and accrued		2,000 00
Total liabilities in Canada		$ 161,425 12

NORTHWESTERN NATIONAL—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Hail.	Tornado.	
	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	275,342 84	12,797 71	3 66	561 91	
Less reinsurance	40 00				
Less return premiums	29,508 41	2,538 44		70 27	
Total deduction	29,548 41				
Net cash received	245,794 43	10,259 27	366	491 64	
Net cash received for premiums for all classes of business					$ 256,549 00
Cash received for interest on investments					11,532 48
Total income in Canada					$ 268,081 48

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	24,076 10		
Less savings and salvage	279 75		
Net payment for said claims	23,796 35		
Paid for claims occurring during the year	110,212 18	3,681 71	
Less savings and salvage	317 00	135 00	
Net payment for said claims	109,895 18		
Total net payment for claims	133,691 53	3,546 71	
Total net payments for claims for all classes of business			$ 137,238 24
Commission and brokerage, Fire, $48,480.90; Other, $3,546.89			52,027 79
Taxes: Fire, $7,807.19; Other, $265.33			8,072 52
Salaries, fees and travelling expenses, Fire: Salaries, head office officials, $17,017.86; general and special agents, $765.92; travelling expenses, head office officials, $337.01; special agents, $555.78			18,676 57
*Miscellaneous expenditure, Fire: viz:—Advertising, $148; exchange and bank charges, $235.58; furniture and fixtures, $23; customs duty, $228.81; legal expenses, $37.05; maps and plans, $70.22; postage, telegrams, telephones and express, $1,477.78; printing and stationery, $639.95; rents, $1,640.45; adjusting fire losses, $3,154.27; adjusting automobile losses, $351.00; sundry office expenses, $1,119.26; agency expenses, $226.07			9,351 44
Total expenditure in Canada			$ 225,366 56

*($8,977.89 belongs to Fire business.)

NORTHWESTERN NATIONAL—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk).		Tornado.	
	Amount.	Premiums	Amount	Premiums	Amount	Premiums
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917..	23,233,717	276,775 85			274,810	1,358 60
Taken in 1918, new and renewed	21,861,007	261,805 53	593,150	15,460 23	133,925	561 91
Totals	45,094 724	538,581 38			408,735	1,920 51
Less ceased	17,427,936	207,593 04	88,590	3,045 26	84,300	390 27
Gross in force at end of 1918..	27,666,788	330,988 34				
Less reinsured	33,333	40 00				
Net in force at end of 1918....	27,633,455	330,948 34	504,560	12,414 97	324,435	1,530 24

(*For General Business Statement, see Appendix.*)

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—Major F. ASTLEY CUBITT.
General Manager and Secretary—JOHN LARGE.
Principal Office—Norwich, Eng.
Chief Agent in Canada—JOHN B. LAIDLAW.
Head office in Canada—Toronto, Ont.

(Organized and commenced business 1797. Commenced business in Canada, April, 1880).

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 1,100,000	$5,353,333 33
Amount of capital paid thereon in cash	132,000	642,400 00
Debenture Stock (Norwich and London)	547,194	2,663,010 78

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 967,023 12

Other Assets in Canada.

Value of real estate held by the company, 12-14 Wellington St., E. Toronto		80,000 00
Cash on hand		19,183 15
Cash payable by Fire Branch		1,549 70
Cash in banks, viz.:—		
Molsons Bank, Toronto (current account)	$ 1,539 51	
Molsons Bank, Toronto (special account)	47,611 69	
Molsons Bank, Toronto (accident account)	926 66	
Molsons Bank, Montreal (current account)	750 00	
Molsons Bank, Montreal (special account)	20,007 97	
Imperial Bank, Toronto (special account)	40,071 60	
Imperial Bank, Toronto (current account)	4,888 94	
Imperial Bank, Winnipeg (current account)	1,000 00	
Imperial Bank, Winnipeg (special account)	17,416 24	
Total cash in banks		134,212 61
Agents' balances and premiums uncollected, viz.:—		
Fire ($10,284.41 on business prior to Oct. 1, 1918)	$ 93,781 39	
Accident ($ 4,263.11 " " 1, 1918)	12,767 51	
Automobile (including Fire Risk) ($ 239.29 " " 1, 1918)	3,564 45	
Automobile (excluding Fire Risk) ($ 5,744.40 " " 1, 1918)	8,424 95	
Employers' Liability ($ 1,926.44 " " 1, 1918)	5,186 23	
Plate Glass ($ 934.91 " " 1, 1918)	2,447 10	
Sickness ($ 3,226.54 " " 1, 1918)	10,141 05	
Total		136,312 68
Office furniture and plans		5,000 00
Due from reinsuring companies: auto, $10.40; plate glass, $41.31		51 71
Total assets in Canada		$ 1,343,332 97

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($25,060.95 accrued prior to 1918)	$ 49,317 26
Net amount of fire claims, resisted, in suit	27,404 45
Net amount of accident claims, unadjusted	2,500 00
Net amount of automobile (including fire risk) claims, unadjusted	6,359 36
Net amount of automobile (excluding fire risk) claims, unadjusted ($1,050 accrued prior to 1918)	7,400 00
Net amount of automobile (excluding fire risk) claims, resisted, in suit ($3,000 accrued prior to 1918.)	3,600 00

The Norwich Union Fire—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Net amount of employers' liability claims, unadjusted ($606 accrued in previous years)	$ 10,125 00	
Net amount of employers' liability claims, resisted, in suit ($1,375 accrued in previous years)	1,875 00	
Net amount of plate glass claims, unadjusted ($325 accrued in previous years)	1,653 00	
Net amount of sickness claims, unadjusted	10,000 00	
Total net amount of unsettled claims		$ 120,234 07
Reserve of unearned premiums, viz.:—		
Fire	$ 659,399 50	
Accident	23,295 05	
Automobile (including Fire Risk)	20,857 06	
Automobile (excluding Fire Risk)	22,923 30	
Employers' Liability	11,594 05	
Plate Glass	7,991 99	
Sickness	15,390 49	
Total, $761,451.44, carried out at 80 per cent		609,161 15
Taxes due and accrued		12,000 00
Reinsurance premiums due:—		
Fire	$ 1,067 85	
Accident	457 37	
Automobile (including Fire Risk)	18 63	
Automobile (excluding Fire Risk)	703 68	
Employers' Liability	153 54	
Plate Glass	61 82	
Sickness	297 87	
Total		2,760 76
Due and accrued for salaries, rents, etc		11,175 70
Total liabilities in Canada		$ 755,331 68

INCOME IN CANADA.

	Fire.	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Employers' Liability.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	962,229 34	51,086 83	52,321 51	55,945 33	45,856 08	13,903 25	32,231 24
Less reinsurances	12,741 72	1,934 06	550 06	2,926 58	4,453 68	465 36	1,163 39
Less return premiums	92,321 98	11,485 04	6,803 18	12,833 66	9,220 25	2,456 58	7,864 82
Total deduction	105,063 70	13,419 10	7,353 24	15,760 24	13,673 93	2,921 94	9,028 21
Net cash received	857,165 64	37,667 73	44,968 27	40,185 09	32,182 15	10,981 31	23,203 03

Net cash received for premiums for all classes of business		$ 1,046,353 22
Cash received for interest		48,056 02
Cash received for rents		1,189 03
Endorsement fees		17 62
Total income in Canada		$ 1,095,615 89

THE NORWICH UNION FIRE—*Continued.*

EXPENDITURE IN CANADA.

—	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Employers' Liability.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	60,582 84		245 50	2,637 92	4,101 90	2,675 11	778 74
Less savings and salvage	7,581 80	.....	206 78	411 19	.....	119 07	.....
Less reinsurances	.....	.....	.....	53 27	104 00	10 40	16 07
Total deduction	.....	.....		464 46		129 47	
Net paid for said claims	53,001 04	1,841 39	38 72	2,173 46	3,997 90	2,545 64	762 67
Paid for claims occurring during the year	433,993 00	8,544 95	21,055 88	10,038 02	8,717 52	5,051 50	18,028 25
Less savings and salvage	1,192 01	11 42	746 80	320 12	129 99	17 32	.....
Less reinsurances	19,555 64	223 20	1,642 01	136 11	621 49	.....	973 43
Total deduction	20,747 65	234 62	2,388 81	456 23	751 48	.....	.....
Net paid for said claims	413,245 35	8,310 33	18,667 07	9,581 79	7,966 04	5,034 18	17,054 82
Total net paid for said claims	466,246 39	10,151 72	18,705 79	11,755 25	11,963 94	7,579 82	17,817 49

Total net payments for claims for all classes of business	$ 544,220 40
Commission and brokerage, fire, $169,797.68; other, $36,150.39	205,948 07
Commission on profits, fire	5,645 08
Taxes, fire, $25,873 46; other, $2,303 64	28,177 10
*Salaries, fees and travelling expenses: Salaries, Head office, $86,167.86; advances to special agents, $5,400; fees—directors, $1,217.05; auditors, $950; travelling expenses, officials, $7,397.17; automobile, $1,951.74	103,083 82
†Miscellaneous expenditure: Advertising, $5,974.33; furniture and fixtures, $3,156.99; legal expenses, $421.04; maps and plans, $2,766.88; postage, telegrams, telephones and express, $9,120.29; printing and stationery, $13,737.20; underwriters' boards, associations, etc., $11,930.21; sundry charges, $11,057.15; rents, $6,300; inspections and surveys, $112.50; medical examiners' fees, $6	64,582 59
Total expenditure in Canada	$ 951,657 06

*($74,439.67 belongs to Fire business.) †($55,999.85 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Accident.		Automobile (including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	108,608,658	1,239,404 79	6,268,850	31,932 46	1,695,110	28,949 61
Taken in 1918—New	60,928,357	688,987 89	4,421,800	28,235 27	3,726,793	54,721 80
Renewed	24,614,814	280,691 75	8,981,500	34,046 67		
Totals	194,151,829	2,209,084 43	19,672,150	94,214 40	5,421,903	83,671 41
Less ceased	78,675,985	887,736 02	11,420,950	45,792 73	3,029,950	41,597 37
Gross in force at end of 1918	115,475,844	1,321,348 41	8,251,200	48,421 67	2,391,953	42,074 04
Less reinsured	1,787,151	16,128 86	477,666	1,831 57	16,785	359 92
Net in force at end of 1918	113,688,693	1,305,219 55	7,773,534	46,590 10	2,375,168	41,714 12

THE NORWICH UNION FIRE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk.)		Employers' Liability.		Plate Glass.	Sickness.
	Amount.	Premiums.	Amount.	Premiums.	Premfums.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917.	5,653,670	29,463 69	1,952,500	25,643 51	11,376 97	20,290 77
Taken in 1918—New	6,792,250	39,913 79	1,142,500	34,061 19	9,835 93	19,726 72
Renewed	4,055,000	23,405 41	1,245,000	13,000 25	5,285 76	21,774 72
Totals	16,500,920	92,782 89	4,340,000	72,704 95	26,498 66	61,792 21
Less ceased	8,331,170	44,359 03	2,482,500	48,062 50	11,288 03	30,020 98
Gross in force at end of 1918.	8,169,750	48,423 86	1,857,500	24,642 45	15,210 63	31,771 23
Less reinsured	355,000	2,577 26	84,166	1,454 35	563 76	990 25
Net in force at end of 1918.	7,814,750	45,846 60	1,773,334	23,188 10	14,646 87	30,780 98

SCHEDULE A.

Bonds and debs. on deposit with Receiver General.

	Par value.	Market value.
Governments—		
Canada inscribed stock, 1938, 3 p.c.	$ 26,766 66	$ 19,807 33
Canada inscribed stock, 1930/1950, 3½ p.c.	97,333 33	74,946 66
Canada Reg'td. stock, 1940/1960, 4 p.c.	73,000 00	61,320 00
Canada (4) War Loan, 1937, 5½ p.c.	200,000 00	200,000 00
Prov. of New Brunswick, 1938, 3 p.c.	29,200 00	21,608 00
Prov. of Ontario, 1928, 6 p.c.	25,000 00	25,000 00
Prov. of Ontario, 1939, 4 p.c.	10,000 00	8,700 00
Prov. of Ontario, 1941, 4 p.c.	20,000 00	17,400 00
Prov. of Saskatchewan, 1954, 4½ p.c.	24,333 33	20,926 66
Cities—		
Calgary, 1933, 4½ p.c.	30,000 00	26,100 00
Edmonton, 1924, 4½ p.c.	9,800 00	9,016 00
London, 1921, 4 p.c.	15,000 00	14,400 00
Montreal permanent debenture stock, 3 p.c.	24,333 33	14,600 00
Montreal, 1942, 3½ p.c.	34,066 67	26,572 00
Montreal stg. stock, 1932, 4 p.c.	14,600 00	12,994 00
Ottawa, 1931, 4 p.c.	44,286 67	39,858 00
Quebec stock, 1962, 3½ p.c.	37,473 33	26,980 80
Toronto, 1929, 3½ p.c.	90,033 33	78,329 00
Toronto, 1944, 3½ p.c.	38,933 33	30,368 00
Toronto, 1948, 4 p.c.	29,200 00	24,820 00
Vancouver, 1944, 4 p.c.	16,000 00	12,480 00
Vancouver, 1946, 4 p.c.	20,000 00	15,400 00
Victoria, 1936, 4 p.c.	19,466 67	15,962 67
Victoria, 1961, 4 p.c.	9,733 33	7,300 00
Winnipeg, 1938, 3½ p.c.	6,000 00	4,740 00
Winnipeg, 1923, 4 p.c.	8,000 00	7,520 00
Winnipeg, 1925, 4 p.c.	20,000 00	18,400 00
District—		
South Vancouver, 1959, 5 p.c.	10,000 00	8,500 00
Railway—		
Can. Nor. Ry. cons. 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	58,400 00	50,224 00
Miscellaneous—		
Can. Perm. Mortgage Corporation, 1919, 4½ p.c.	25,000 00	25,000 00
Hydro Electric Power Commission of Ontario (g'teed by Province of Ontario), 1957, 4 p.c.	25,000 00	25,000 00
Toronto Harbour Commrs. (g'teed by City of Toronto) 1953, 4½ p.c.	25,000 00	22,750 00
Total on deposit with Receiver General	$1,115,959 98	$ 967,023 12

(*For General Business Statement, see Appendix.*)

THE OCCIDENTAL FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1918.

President—Randall Davidson.

Vice-President and Secretary—C. A. Richardson.

Principal Office—Winnipeg, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 500,000 00
Amount paid thereon in cash	174,762 70

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (Lot 17 and 18 B. 3 Calgary)	$ 6,000 00
Amount secured by way of loans on real estate, first liens	103,080 40

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	$ 190,000 00	$ 186,818 77	$ 190,000 00
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	60,000 00	60,000 00	60,000 00
*Province of Manitoba (Telegraph and Telephone Systems), 1947, 4 p.c.	55,000 00	55,000 00	45,100 00
*Province of Manitoba, 1920, 5 p.c.	10,000 00	10,000 00	9,900 00
District—			
*Greater Winnipeg Water Dist., 1920, 5 p.c.	40,000 00	39,754 63	39,600 00
Schools—			
Huntley, Alta., 1919, 5½ p.c	150 00	150 00	148 50
Waldron, Alta., 1919–1920, 5 p.c.	500 00	500 00	490 00
Flying Arrow, Sask., 1918–1919, 5½ p.c.	150 00	150 00	148 50
Echo, Sask., 1919, 5½ p.c.	100 00	100 00	99 00
Miscellaneous—			
Canada Permanent Mortgage Corporation, 1920, 4¾ p.c.	15,000 00	15,000 00	15,000 00
Total par, book and market values	$ 370,900 00	$ 367,473 40	$ 360,486 00

Carried out at book value		367,473 40
Cash in banks, viz.:—		
Royal Bank of Canada, Winnipeg (current account)	$ 11,453 78	
Royal Bank of Canada, Winnipeg (investment account)	26,292 05	
Royal Bank of Canada, Montreal (current account)	9,133 47	
Total cash in banks		46,879 30
Net advances to travellers		65 85
Total ledger assets		$ 523,498 95
Deduct market value of bonds and debentures under book value		6,987 40
		$ 516,511 55

OTHER ASSETS.

Interest due, $2,568; accrued, $6,255.97	8,823 97
Agents' balances and premiums uncollected ($2,631.92 on business prior to Oct. 1, 1918)	53,464 06
Accrued commission on licensed reinsurance premiums	470 28
Amount due for reinsurance losses	24 74
Total assets	$ 579,294 60

*On deposit with Receiver General.

THE OCCIDENTAL FIRE—*Continued.*

LIABILITIES.

Total net amount of claims, unadjusted		$ 9,847 99
Reserve of unearned premiums, $162,852.37; carried out at 80 per cent		130,281 89
Held in trust for unlicensed reinsuring companies		69,429 43
Taxes due and accrued		815 89
Due for reinsurance premiums		3,618 55
Interest accrued on treaty Co. reserve		1,061 18
Total liabilities in Canada		$ 215,054 93
Surplus of assets over liabilities		$ 364,239 67
Capital stock paid in cash		174,762 70
Surplus over all liabilities and paid up capital		$ 189,476 97

INCOME.

Gross cash received for premiums	$ 411,205 34	
Deduct reinsurances, $137,587.07; return premiums, $67,541.89	205,128 96	
Net cash received for said premiums		$ 206,076 38
Received for interest on investments		23,053 99
Total income		$ 229,130 37

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 39,816 64	
Deduct reinsurances	21,239 50	
Net amount paid for said claims	$ 18,577 14	
Amount paid for claims occurring during the year	$ 164,802 58	
Deduct savings and salvage, $576.82; reinsurances, $82,266.68	82,843 50	
Net amount paid for said claims	$ 81,959 08	
Total net amount paid for claims		$ 100,536 22
Commission or brokerage		23,726 29
Commission on profits		1,425 00
Paid for salaries: General and special agents, $17,835.41; directors' fees, $160; auditors' fees, $400.82; travelling expenses of agents, $4,055.77		22,452 00
Taxes, license fees, etc.		8,224 59
Miscellaneous expenditure, viz.: Advertising, $440.82; maps and plans, $930.99; printing and stationery, $4,685.55; postage, telegrams, telephones and express, $1,633.02; legal expenses $22; boards, tariff associations, etc., $3,826.75; rents, $1,604.49; furniture and fixtures, $907.90; bad debts, $66.31; exchange, $329.67 investment expenses, $494.27; staff bonus, $1,292.26; Grain Insurance Assoc., $1,060.43; sundries, $1,772.92		19,067 38
Total expenditure		$ 175,431 48

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1917	$ 400,370 63
Amount of income as above	229,130 37
Total	$ 629,501 00
Amount of expenditure as above	175,431 48
Balance, net ledger assets, at December 31, 1918 ($523,498.95 less $69,429.43 deposits held for reinsuring companies)	$ 454,069 52

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$ 110,650 41
Amount of commission thereon	33,205 32
Amount of losses recovered from said companies	65,103 01
Reserve of unearned premiums on all risks re-insured in unlicensed companies, $60,382.55; carried out at 80 per cent	48,306 04
Amount of losses due and recoverable from such companies on outstanding	6,435 07
Amount of cash or other securities held as security for recovery of claims	65,508 23

THE OCCIDENTAL FIRE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.		
	In Canada.		
	No.	Amount.	Premiums.
		$	$ cts.
Gross in force at end of 1917	13,169	25,124,999	392,806 83
Taken in 1918, new and renewed	8,801	34,208,101	416,688 36
Totals	21,970	59,333,100	809,495 19
Less ceased	6,934	29,168,462	345,013 79
Gross in force at end of 1918	15,036	30,164,638	465,481 40
Less reinsured	.....	11,387,678	149,361 00
Net in force at end of 1918	15,036	18,776,960	316,120 40

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918,

Chairman—E. R. OWEN.

Secretary—T. M. E. ARMSTRONG.

Principal Office—London, Eng.

General Manager for Canada—W. Q. PERRY.

Head Office in Canada—Toronto, Ont.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada September 1, 1895).

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed	3,107,000 00
Amount paid in cash	861,540 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B.*)		$ 713,661 34

Other Assets in Canada.

Value of real estate (building and lot in Regina, Sask.)		6,605 59
Market value of bonds held by Company (*For details, see Schedule C.*)		70,000 00
Associated companies, Manitoba		19,756 05
Cash at head office and branches		1,455 09
Cash in banks, viz.:—		
Bank of Montreal, Toronto	$ 50,438 86	
" Vancouver	2,277 95	
Royal Bank of Canada, Toronto	29,854 61	
Bank of Montreal, Calgary	5,381 57	
" Winnipeg	6,574 33	
" St. John, N.B	1,802 16	
" Montreal	7,853 28	
" Regina	3,015 62	
Total cash in banks		107,198 38
Deposit with Underwriters' Association		1,300 00
Expenses advanced		2,899 68
Cash deposit with Manitoba Government (Workmen's Compensation)		5,000 00
Agents' balances and premiums uncollected, viz.:—		
Fire, ($835.38 on business prior to Oct. 1, 1918)	$ 44,577 19	
Accident, ($827.58 on business prior to Oct. 1, 1918)	21,707 48	
Automobile, including Fire Risk, ($358.41 on business prior to Oct. 1, 1918)	6,105 28	
Automobile, excluding Fire Risk, ($339.30 on business prior to Oct. 1, 1918)	2,709 72	
Burglary ($8.39 on business prior to Oct. 1, 1918)	379 65	
Employers' Liability, ($1,251.12 on business to Oct. 1, 1918)	18,185 27	
Guarantee, ($243.36 on business prior to Oct. 1, 1918)	3,978 00	
Plate Glass (212.94 on business prior to Oct. 1, 1918)	6,680 70	
Sickness, ($443.48 on business prior to Oct. 1, 1918)	7,720 37	
Total amount of agents' balances and premiums uncollected		112,043 66
Reinsurance losses, Auto (including Fire Risk), $771.05; Accident, $28 57		799 63
Total assets in Canada		$ 1,040,719 42

THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*

LIABILITIES IN CANADA.

Net amount of unsettled claims—		
Fire, unadjusted ($1,500 accrued prior to 1918)	$ 25,245 00	
Accident, unadjusted ($1,500 accrued prior to 1918)	23,500 00	
Accident, resisted in suit	1,500 00	
Automobile, (including Fire Risk) ($500 accrued prior to 1918)	1,600 00	
Automobile (excluding Fire Risk), unadjusted	10,200 00	
Burglary, unadjusted	150 00	
Employers' Liability, unadjusted ($35,260 accrued prior to 1918)	76,903 00	
Guarantee, unadjusted	1,000 00	
Plate Glass, unadjusted	510 00	
Sickness, unadjusted	35,000 00	
Total net amount of unsettled claims		$ 175,608 00
Reserve of unearned premiums—		
Fire	$ 193,829 78	
Accident	76,023 16	
Automobile (including Fire Risk)	22,093 59	
Automobile (excluding Fire Risk)	40,116 35	
Burglary	1,606 39	
Employers' Liability	37,111 42	
Guarantee	12,541 77	
Plate Glass	56,581 65	
Sickness	35,931 69	
Total net reserve of unearned premiums, $475,835.80; carried out at 80 per cent.		380,668 64
Due and accrued for taxes (estimated)		10,000 00
Reinsurance premiums due—		
Fire	$ 1,366 04	
Accident	1,182 65	
Automobile (including Fire Risk)	270 73	
Burglary	54 17	
Guarantee	176 57	
Sickness	681 00	
Total		3,731 16
Amount of all other liabilities		500 78
Total liabilities in Canada		$ 570,508 58

INCOME IN CANADA.

Premiums.	Class of Business.								
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Burglary.	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	390,180 48	219,369 19	82,902 84	131,318 57	2,925 48	242,634 78	31,294 35	64,234 95	99,583 01
Deduct re-insurances.	5,720 85	11,955 23	15,720 96	.....	180 25	583 78	3,162 81		5,209 38
Deduct return premiums.	72,986 25	47,631 16	12,978 65	36,176 32	715 30	26,964 45	4,884 37	10,079 70	18,051 83
Total deduction.	78,707 10	59,586 39	28,699 61		895 55	27,548 23	8,047 18		23,261 21
Net cash received.	311,473 38	159,782 80	54,203 23	95,142 25	2,029 93	215,086 55	23,247 17	54,155 25	76,321 80

Net cash received for premiums for all classes of business		$ 991,442 36
Cash received for interest on investments		11,523 67
Rents		351 50
Total income in Canada		$ 1,003,317 53

THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Burglary.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years		15,922 18	1,433 30	10,754 12	
Deduct savings and salvage		-	186 28		
Deduct reinsurances		231 15	141 33	588 48	
Total deduction			327 61		
Net paid for said claims	19,848 83	15,691 03	1,105 69	10,165 64	
Paid for claims occurring during the year	194,624 04	44,660 72	21,825 22	27,914 74	1,776 30
Deduct reinsurances	8,487 74	5,724 66	5,577 28	1,737 54	
Net paid for said claims	186,136 30	38,936 06	16,247 94	26,177 20	
Total net paid for said claims	205,985 13	54,627 09	17,353 63	36,342 84	1,776 30

Claims.	Class of Business.			
	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years				6,994 13
Deduct reinsurances				260 00
Net paid for said claims	42,712 30	1,475 78	844 71	6,734 13
Paid for claims occurring during the year	60,794 20	12,428 41	24,412 83	34,886 52
Deduct reinsurances	7 50			3,134 16
Net paid for said claims	60,786 70			31,752 36
Total net paid for said claims	103,499 00	13,904 19	25,257 54	38,486 49

Total net payments for claims for all classes of business	$ 497,232 21
Commission and brokerage, fire, $58,639.26; other, $147,298.97	205,938 23
Taxes, fire, $9,052.25; other, $19,909.22	28,961 47
*Salaries, fees and travelling expenses:—Salaries:—head office, $65,011.21; general and special agents, $48,176.50; Fees, auditors, $1,050; travelling expenses: officials, $3,335; agents, $9,850.59	127,423 30
†Miscellaneous expenditure, viz:—Advertising, $3,310.65; furniture and fixtures, $2,829.16 inspections and surveys, $4,041.32; legal expenses, $1,639.32; maps and plans, $1,181.48; medical examiners' fees, $900; postage, telegrams, telephones and express, $4,015.77; printing and stationery, $11,705.51; rents, $12,002.71; underwriters' boards, associations, etc., $6,188.81; general expenses, $10,380.01; bad debts, $859.44; payroll audit, $513,80	59,567 98
Total expenditure in Canada	$ 919,123 19

*($42,474.43 belongs to Fire business). †($21,930.59 belongs to Fire business.)

THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.				
	Fire.		Accident.		Automobile (including Fire Risk.)
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	$	$ cts.	$	$ cts.	$ cts.
Gross in force at end of 1917	26,971,131	306,029 71	25,793,886	173,337 22	44,578 52
Taken in 1918, new and renewed	39,593,555	396,219 28	33,153,349	222,544 01	85,440 86
Totals	66,564,686	702,248 99	58,947,235	395,881 23	130,019 38
Less ceased	28,425,454	318,882 13	32,705,969	231,238 57	70,700 77
Gross in force at end of 1918	38,139,232	383,366 86	26,241 266	164,642 66	59,318 61
Less reinsured	837,764	6,848 79	2,151,500	12,596 33	15,131 42
Net in force at end of 1918	37,301,468	376,518 07	24,089,766	152,046 33	44,187 19

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk.)		Burglary.		Employers' Liability.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	18,277,453	76,532 72	284,483	1,760 70	9,603,870	95,148 31
Taken in 1918, new and renewed	27,205,149	131,984 61	327,599	3,069 17	8,341,999	219,317 52
Totals	45,482,602	208,517 33	612,082	4,829 87	17,945,869	314,465 83
Less ceased	25,114,975	128,284 63	236,133	1,534 47	10,358,870	236,441 52
Gross in force at end of 1918	20,367,627	80,232 70	375,949	3,295 40	7,586,999	78,024 31
Less reinsured			10,000	281 54	77,500	583 78
Net in force at end of 1918	20,367,627	80,232 70	365,949	3,013 86	7,509,499	77,440 53

The Ocean Accident and Guarantee—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.			
	Guarantee.		Plate Glass	Sickness.
	Amount.	Premiums.	Premiums.	Premiums.
	$	$ ct.	$ cts.	$ cts.
Gross in force at end of 1917	9,365,679	33,044 30	81,048 77	73,664 96
Taken in 1918, new and renewed	8,077,292	33,166 17	65,288 37	97,155 52
Totals	17,442,971	66,210 47	146,337 14	170,820 48
Less ceased	10,680,190	37,289 80	44,315 12	93,450 31
Gross in force at end of 1918	6,762,781	28,920 67	102,022 02	77,370 17
Less reinsured	964,189	3,955 93		5,506 78
Net in force at end of 1918	5,798,592	24,964 74	102,022 02	71,863 39

SCHEDULE B.

Bonds and debs. owned, viz.:—	Par value.	Market value.
On deposit with Receiver General—		
Governments—		
Canada stock, 1930/1950, 3½ p.c	$ 4,866 67	$ 3,747 34
Prov. of Ontario, 1946, 3½ p.c	53,533 33	40,685 33
Prov. of Quebec, inscribed, 1937, 3 p.c	102,200 00	74,606 00
Prov. of Quebec, inscribed, 1928, 4 p.c	12,166 67	11,071 67
British War Loan, 1929/1947, 5 p.c	254,431 16	232,042 67
Guaranteed Stock (Irish Land Act), 1933 or later, 2¾ p.c	48,666 67	25,793 34
New South Wales, 1935, 3 p.c	36,500 00	25,915 00
Dominion of Canada (2) War Loan, 1931, 5 p.c	50,000 00	50,000 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c	80,000 00	80,000 00
Cities—		
Montreal (St. Henri), 1950, 4 p.c	20,000 00	16,400 00
Toronto, 1919, 4 p.c	48,666 67	48,180 00
Westmount, 1934, 4 p.c	25,000 00	22,000 00
Winnipeg, 1936, 4 p.c	24,333 33	20,926 66
Winnipeg, 1940, 5 p.c	24,333 34	20,440 00
Railways—		
C.N.R. 1st Mtge. Cons. deb. stk. (g't'd by prov. of Man.), 1930, 4 p.c	34,066 67	29,297 33
C.N.R. Ont. Div. (g't'd by Prov. of Man.), 1930, 4 p.c	14,600 00	12,556 00
Total on deposit with Receiver General	$ 833,364 51	$ 713,661 34

SCHEDULE C.

Held by Company, viz.:—		
Dominion of Canada (5) War Loan, 1933, 5½ p.c	$ 50,000 00	$ 50,000 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c	20,000 00	20,000 00
Total, held by the Company	$ 70,000 00	$ 70,000 00

(*For General Business Statement, see Appendix.*)

THE PACIFIC COAST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—D. H. WILSON, M.D.
Vice-President—W. H. MALKIN and J. B. MATHERS.
Managing Director—T. W. GREER.
Secretary—F. H. GODFREY.
Principal Office—Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the statutes of 1890, amended by chapter 61 of the statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143 of the statutes of 1907-1908. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	831,600 00
Amount paid in cash	589,645 87
Premiums paid on treasury stock (1908 to 1916)	164,563 49

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate (less encumbrances). *(For details, see Schedule A.)*		$ 188,522 83
Amount secured by way of loans on real estate, by bond or mortgage, first liens		237,709 90
The same, second liens		3,443 66
Book value of bonds and debs. *(For details, see Schedule B.)*		469,449 67
Book value of stocks *(For details, see Schedule C.)*		27,594 00
Cash at head office		7,149 58
Cash in banks, viz.:—		
Royal Bank of Canada (savings account)	$ 41,060 27	
Royal Bank of Canada (current account)	19,733 08	
Total cash in banks		60,793 35
All other ledger assets, Grain Ins. Assoc. deposit		1,000 00
Total ledger assets		$ 995,662 99
Deduct market value of bonds, debentures and stocks under book value		23,808 31
		$ 971.854 68

OTHER ASSETS.

Interest due, $2,551.81; accrued, $4,023.22		6,575 03
General agency accounts, commission		5,579 93
Agents' balances and premiums uncollected, viz.:—		
In Canada ($608.09 written prior to Oct. 1, 1918)	$ 25,515 07	
In other countries	12,505 19	
Total		38,020 26
Office furniture and fixtures, $1,341.72; plans, $3,285.85		4,627 57
Due for reinsurance losses $9,443 25: adjustment expenses, $217.99		9,661 24
Total assets		$ 1,036,318 71

LIABILITIES.

(1) *Liabilities in Canada.*

Amount of claims, adjusted and unpaid	$ 3,995 65	
Amount of claims, unadjusted	9,199 96	
Total unsettled claims in Canada ($3,734 accrued prior to 1918)		$ 13,195 61
Reserve of unearned premiums, $95,537.88; carried out at 80 per cent		76,430 31
Reserve on unlicensed reinsurance, unsecured (Fire)		1,873 62
Taxes due and accrued		1,471 50
Reinsurance premiums		17,437 64
Investment reserve fund		160,315 05
Reinsuring Companies' deposit account		33,452 83
Total liabilities in Canada		$ 304,176 56

The Pacific Coast—*Continued.*

LIABILITIES—*Concluded.*

(2) *Liabilities in other Countries.*

Net amount of claims, adjusted and unpaid ($2,633.01 accrued prior to 1918)	$ 8,497 09
Reserve of unearned premiums, $10,540.03; carried out at 80 per cent	8,432 02
Special reserve for foreign losses	10,000 00
Total liabilities	$ 26,929 11
Total liabilities in all countries, except capital stock	$ 331,105 67
Excess of assets over all liabilities	$ 705,213 04
Capital stock paid in cash	589,645 87
Surplus over liabilities and capital	$ 115,567 17

INCOME.

Premiums.	Class of Business. Fire. In Canada.	Fire. In other Countries.	
	$ cts.	$ cts.	
Gross cash received	207,736 43	55,702 22	
Less reinsurance	79,133 57		
Less return premiums	29,658 86	5,790 27	
Total deduction	108,792 43		
Net cash received	98,944 00	49,911 95	
Total net cash received for premiums in all countries			$ 148,855 59
Cash received for interest on investments			19,840 18
Received for rents			661 76
Received for premium on Capital Stock			50 00
Profit on real estate sold			44 43
Total			$ 169,452 32
Received for calls on capital			1,824 00
Total income			$ 171,276 32

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for claims occurring in previous years	$ 23,694 12		
Deduct savings and salvage, $952.75; reinsurances, $11.455.10	12,407 85		
Net amount paid for said claims	$ 11,283 27	$ 23,425 80	
Amount paid for claims occurring during the year	$ 66,698 60	16,951 73	
Deduct savings and salvage, $143.23; reinsurances, $28;111.52	28,254 75		
Net amount paid for said claims	$ 38,443 85		
Total net amount paid for claims	$ 49,730 12	$ 40,377 53	
Total net amount paid for claims in all countries			$ 90,107 65
Commission or brokerage			25,893 22
Paid for salaries: Home Office officials and staff, $16,442.99, do., general and special agents, $1,800; fees: directors, $1,240; auditors, $200; travelling expenses, officials, $704.40; agents, $1,720.05			22,107 44
Taxes and licenses			3,867 95
Miscellaneous expenditure, viz.: Adjustment expenses, $1,096.17; rents, $1,380; maps and plans, $319.54; advertising, $813.23; postage, telephone, express and telegrams, $1,174.71; miscellaneous expenses, $304.04; underwriters' boards, tariff associations, etc., $2,791.50; legal fees, $155; printing and stationery, $739.77; grain insurance expenses, $102.04; furniture and fixtures, $332.63			9,208 63
Total expenditure			$ 151,184 89

THE PACIFIC COAST—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917		$ 967,672 25
Amount of income as above		171,276 32
Total		$ 1,138,948 57
Amount of expenditure as above	$ 154,184 89	
Amount written off ledger assets	25,553 52	
Total		176,738 41
Balance net ledger assets at December 31, 1918 ($995,662.99 less $33,452.83 ledger liability)		$ 962,210 16

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 4,370 88
Amount of commission thereon	1,529 75
Amount of losses recovered from said companies	3,156 53
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $2,466.41; carried out at 80 per cent	1,973 13
Amount of losses and adjustment expenses due and recoverable from such companies	524 90
Amount of reinsurance premiums payable to such companies	624 41

SUMMARY OF RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire.	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at end of 1917	19,877,027	264,853 15	3,448,658	14,034 99	23,325,685	278,888 14
Taken during 1918, new and renewed	19,876,360	207,761 74	15,611,717	68,227 55	35,488,077	275,989 29
Total	39,753,387	472,614 89	19,060,375	82,262 54	58,813,762	554,877 43
Less ceased	20,020,209	199,297 19	14,115,818	61,182 47	34,136,027	260,479 66
Gross in force at end of 1918	19,733,178	273,317 70	4,944,557	21,080 07	24,677,735	294,397 77
Less reinsured	7,290,401	88,165 27	.....	.....	7,290,401	88,165 27
Net in force at end of 1918.	12,442,777	185,152 43	4,944,557	21,080 07	17,387,334	206,232 50

SCHEDULE A.

Real estate owned by the Company, viz.:—	Actual cost.	Book value.
South Vancouver, B.C., R.E. No. 9, Lot 2, Blk. 123, D.L. 51	$ 840 97	$ 1,010 17
Vancouver, B.C., Lots 1, 2 and 3, Blk. 44, D.L. 541	163,855 20	163,855 20
Vancouver, B.C., R.E. No. 1; Lot 3 *Re* subdiv. Lots 1 to 51 and 86 to 101, Blk. 151, D.L. 264 A., Vancouver	2,256 30	2,242 55
Vancouver, B.C., R.E. No. 2, Subdiv. A. of Lot 1 and W. ½ Lot 2, Blk. 25 D.L. 540, Vancouver	4,878 00	4,828 20
Vancouver, B.C., R E. No. 3, Sub; B. of Lot 1 and W. ½, Lot 2, Blk. 25 D. L. 540, Vancouver	3,713 95	3,921 40
Vancouver, B.C., R.E. No. 4, Lot 10, Blk. 354, D.L. 526	9,429 61	10,160 86
Chilliwack, B.C., farm 60 acres	1,076 99	2,504 45
Totals	$ 186,051 02	$ 188,522 83

SCHEDULE B.

Bonds and debentures owned by the Company:—

	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada (4) War Loan, 1922, 5½ p.c.	$ 41,000 00	$ 60,717 56	$ 60,717 56
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	20,000 00		
Dominion of Canada (5) War Loan, 1933, 5½ p.c. (partly paid)	35,000 00	10,500 00	10,500 00
Anglo-French External Loan, 1920, 5 p.c.	40,000 00	37,565 61	37,565 61

The Pacific Coast—*Concluded.*

Schedule B—*Concluded.*

Bonds and debs. owned by the Company—*Concluded.*

	Par value.	Book value.	Market value.
Cities—			
*Edmonton, 1933 to 1941, 4½ p.c.	14,862 98	13,877 30	12,633 53
*Edmonton, 1934 to 1942, 4½ p.c.	43,236 91	40,369 54	36,319 00
Twp.—			
**Richmond, B.C., 1962, 4½ p.c.	10,000 00	8,316 00	7,600 00
Richmond, B.C., 1962, 4½ p.c.	10,000 00	8,316 00	7,600 00
Miscellaneous—			
†National Finance Co., Ltd., 1914 and 1915, 9 p.c.	206,787 66	206,787 66	206,787 66
†National Finance Co., Ltd., 1916, 9 p.c.	58,000 00	58,000 00	58,000 00
‡Richlands Orchard Co. (g'teed by National Finance Co., Ltd.), 1915, 8 p.c.	53,000 00	25,000 00	25,000 00
Total par, book and market values	$ 531,887 55	$ 469,449 67	$ 462,723 36

Schedule C.

Stock owned by the Company, viz.:—

	Par value.	Book value.	Market value.
219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock	$ 21,900 00	$ 27,594 00	$ 10,512 00

*On deposit with Receiver General. **$2,000 on deposit with Receiver General.

†The National Finance Company is in liquidation and the Department is unable to place a value upon these debentures. The debentures are secured by the hypothecation of certain parcels of real estate in Vancouver and Lulu Island. The Department had an independent valuation of this real estate made in March, 1915, and the valuator stated that as real estate of any description was practically unsaleable at that time, it was impossible to estimate what the properties might sell for, but his estimate of the values in ordinary or normal times of the Vancouver properties remaining in the hands of the Company as at Dec. 31, 1917, was $239,550 and of the Lulu Island property, $1,500, making a total of $241,050 against which there are encumbrances of $60,000, leaving the net value $181,050. There is, therefore, a difference between the value of the properties and the book value of the debentures of $83,737.66, and this amount is included in the liabilities as an investment reserve fund. The liquidator of the National Finance Company, has certified to the hypothecation of the real estate and has stated that the creditors of the National Finance Company other than the Pacific Coast Fire Insurance Company, have no claim whatsoever upon the said properties, until the claim of the Pacific Coast Fire Insurance Company against the National Finance Company has been fully satisfied. Since Dec. 31, 1918 the company was surrendered the debentures and obtained title to the properties pledged as security therefor.

‡This company is in the hands of a Receiver. The security behind the debentures is the assignment of certain sale agreements for $55,000 on property sold by the company and over 3,000 acres of farm and fruit lands improved by an irrigation system. The Department is unable to place a value on these debentures.

THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
Managing Director—E. ROGER OWEN.
Secretary—HENRY MANN.
Principal Office—London, Eng.
Chief Agent in Canada—JAMES MCGREGOR.
Head Office in Canada—Montreal.

(Incorporated August 22, 1900. Dominion license issued March 27, 1912.)

Amount of capital authorized, subscribed and paid in cash, £200,000 ..... $ 973,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
Dom. of Canada (1) War Loan, 1925, 5 p.c.	$ 75,000 00	$ 74,250 00	
Dom. of Canada (4) War Loan, 1922, 5½ p.c.	40,000 00	40,000 00	
British Govt. War Loan, 1929/1947, 5 p.c.	41,366 67	39,298 34	
New Zealand Govt. Cons. Stock, 1929, 4 p.c.	82,733 33	71,150 66	
Corp. Point Grey, 1961, 5 p.c.	12,166 67	10,341 66	
Town of Longue Pointe School, 1951, 5 p.c.	50,000 00	44,000 00	
Town of Maisonneuve School, 1951, 4½ p.c.	7,000 00	5,600 00	
Can. Perm. Mtge. Corp., 1919, 4¾ p.c.	50,000 00	50,000 00	
Total on deposit with Receiver General	$ 358,266 67	$ 334,640 66	
Carried out at market value			$ 334,640 66
Other Assets in Canada.			
Cash on deposit with Western Canada Grain Association			1,000 00
Cash in banks—			
Union Bank of Canada, Montreal		$ 14,133 77	
Union Bank of Canada, Winnipeg		7,219 19	
Union Bank of Canada, Vancouver		17,677 20	
Total cash in banks			39,030 16
Agents' balances and premiums uncollected ($2,276.16 on business prior to Oct. 1, 1918)			44,768 20
Total assets in Canada			$ 419,439 02

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 29,813 75
Reserve of unearned premiums, $241,019.61; carried out at 80 per cent	192,815 68
Taxes due and accrued	19,143 56
Due to Commercial Union	3,848 80
Reinsurance premiums due, $1,263.72; return premiums, $2	1,265 72
Total liabilities in Canada	$ 246,887 51

INCOME IN CANADA.

Gross cash received for premiums	$ 445,179 37	
Deduct reinsurances, $36,382.25; return premiums, $68,530.17	104,912 42	
Net cash received for premiums		$ 340,266 95
Received for interest on investments		14,918 04
Total income in Canada		$ 355,184 99

THE PALATINE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 28,600 12	
Deduct savings and salvage, $630.72; reinsurances, $613.64	1,244 36	
Net amount paid for said claims	$ 27,355 76	
Amount paid for claims occurring during the year	$ 157,076 39	
Deduct savings and salvage, $856.89; reinsurances, $18,138.89	18,995 78	
Net amount paid for said claims	$ 138,080 61	
Total net amount paid for claims		$ 165,436 37
Commission or brokerage		65,962 05
Commission on profits		895 89
Salaries, including ($1,820 89 war bonus) $19,951.07; auditors' fees, $169.17		20,120 24
Taxes		9,799 25
Miscellaneous expenditure, viz.:—Advertising, $632.91; furniture and fixtures, $829.21; inspections and surveys, $3,017.76; legal fees, $101.91; maps and plans, $1,769.22; postage, telegrams, telephones and express, $1,901.51; printing and stationery, $3,494.46; rents, $1,777.72; board fees, etc., $4,113.28; office expenses, $1,614.64; automobile, $210.06		19,462 68
Total expenditure in Canada		$ 281,676 48

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business. Fire. Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1917	40,766 344	467,647 52
Taken in 1918, new	36,912,300	363,256 06
Renewed	7,485,491	83,787 28
Totals	85,164,135	914,690 86
Less ceased (including renewed)	37,402,878	391,934 48
Gross in force at end of 1918	47,761,257	522,756 38
Less reinsured	3,920,561	44,184 46
Net in force at end of 1918	43,840,696	478,571 92

(*For General Business Statement, see Appendix.*)

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—P. HOTTINGUER.

Principal Office—Paris, France.

Chief Agent in Canada—T. F. DOBBIN.

Head Office in Canada—17 St. John St., Montreal.

(Established 1819. Dominion license issued March 20, 1915.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 800,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
1,113,333 Francs (French Rentes), 3 p.c.	$ 214,873 34	$ 126,775 27	
Carried out at market value			$ 126,775 27

Other Assets in Canada.

Cash at head office	1,639 99
Cash in Bank of Montreal (British North America branch) Montreal	55,496 03
Agents balances and premiums uncollected ($61.62 on business prior to Oct. 1, 1918)	15,625,04
Office furniture and plans	1,562 45
Total assets in Canada	$ 201,098 78

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	8,716 00	
Net amount of claims, resisted, in suit	9,000 00	
Total net amount of unsettled claims		17,716 00
Reserve of unearned premiums, $87,859.13; carried out at 80 per cent		70,287 30
Due and accrued for salaries, rent, etc		1,318 43
Taxes due and accrued		2,494 05
Reinsurance premiums due		2,603 29
Total liabilities in Canada		$ 94,424 07

INCOME IN CANADA.

Gross cash received for premiums	$ 196,674 97	
Deduct reinsurances, $24,715.78; return premiums, $31,429.42	56,145 20	
Net cash received for premiums		$ 140,529 77
Bank interest		452 97
Total income in Canada		$ 140,982 74

The Phenix Fire of Paris—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 9,928 12	
Amount paid for claims occurring during the year	$ 57,980 55	
Deduct savings and salvage, $1,107.74; reinsurances, $10,118.37	11,226 11	
Net amount paid for said claims	$ 46,754 44	
Total net amount paid for claims		$ 56,682 56
Commission or brokerage		28,487 52
Commission on profits		335 72
Taxes		5,074 15
Miscellaneous expenditure, viz.:—Board fees, etc., $1,872.69; administration, $13,745.21		15,617 90
Total expenditure in Canada		$ 106,197 85

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business	
	Fire.	
	Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1917	12,822,703	145,778 61
Taken in 1918. New	23,689,850	197,314 29
Totals	36,512,553	343,092 90
Less ceased (including renewed)	19,082,646	145,958 78
Gross in force at end of 1918	17,429,907	197,134 12
Less reinsured	2,869,878	27,018 87
Net in force at end of 1918	14,560,029	170,115 25

(*For General Business Statement, see Appendix.*)

PHŒNIX ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—The Rt. Hon. Lord GEO. HAMILTON, P.C., G.C.S.I.

General Manager—SIR G. H. RYAN,

Principal Office—Phœnix House, King William St., London, E.C., Eng.

Chief Agents in Canada—Messrs. R. MACD. PATERSON and J. B. PATERSON.

Head Office in Canada—Montreal.

(Organized A.D. 1872. Commenced business in Canada A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII, Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

CAPITAL.

Amount of capital authorized and subscribed	£ 3,210,650	$15,625,163 33
Amount paid thereon in cash	422,855	2,057,894 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B.*)		$ 884,593 34

Other Assets in Canada.

Market value of bonds and debs. held by Company (*For details, See Schedule C.*)		121,000 00
Cash at head office in Canada		453 72
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 80,074 13	
Bank of Montreal, Vancouver	18,257 18	
Bank of Montreal, Toronto	167 67	
Bank of Montreal, Winnipeg	551 57	
Total cash in banks		99,050 55
Agents' balances and premiums uncollected ($4,977.27 on business prior to Oct. 1, 1918)		130,589 38
Interest accrued		16,487 03
Office furniture and plans		15,358 49
Employees' Victory Bond account		1,787 85
Total assets in Canada		$ 1,269,320 36

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 9,180 85	
Net amount of claims, resisted, in suit (accrued in previous years)	4,005 00	
Net amount of claims, resisted, not in suit	370 00	
Total net amount of unsettled claims		13,555 85
Reserve of unearned premiums, $805,127.77; carried out at 80 per cent		644,102 22
Taxes due and accrued		63,000 00
Reinsurance premiums due		9,577 04
Total liabilities in Canada		$ 730,235 11

PHŒNIX ASSURANCE—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 1,424,448 30	
Deduct reinsurances, $131,340.33; return premiums, $202,630.42	333,970 75	
Net cash received for premiums		$ 1,090,477 55
Received for interest on investments paid direct to head office		57,075 09
Endorsement fees, $14.70; conscience money, $700		714 70
Total income in Canada		$ 1,148,267 34

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 47,203 62	
Deduct reinsurances	455 65	
Net amount paid for said claims	$ 46,747 97	
Amount paid for claims occurring during the year	$ 569,556 26	
Deduct reinsurances	118,631 32	
Net amount paid for said claims	$ 450,924 94	
Total net amount paid for claims		$ 497,672 91
Commission or brokerage		211,620 00
Commission on profits		7,709 73
Salaries, $62,773.35; fees, directors, $600; auditors, $750; travelling expenses, $4,994.78		69,118 13
Taxes		32,096 29
Miscellaneous expenditure, viz.:—Advertising, $541.38; office expenses, $9,430.55; board of underwriters, $14,245.41; legal expenses, $97.69; maps and plans, $2,289.01; postage, telegrams, telephones and express, $5,120.39; stationery and printing, $3,384.46; rents, $5,000; sundries, $1,567.33; fire departments, patrol and salvage corps assessments, $10.25; donations, $2,859; bonus on salaries, $3,925.88; total, $48,471 35 (less $8,141.93, proportion general expenses recovered from Acadia Fire Insurance Co.)		40,329 42
Total expenditure in Canada		$ 858,546 48

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business. Fire.		
	No.	Amount.	Premiums.
		$	$ cts.
Gross in force at end of 1917	67,405	139,710,910	1,646,771 86
Taken in 1918—New	18,313	67,489,823	900,465 77
Renewed	13,588	44,643,691	496,585 95
Totals	99,306	251,844,424	3,043,823 58
Less ceased	30,045	108,096,345	1,309,308 60
Gross in force at end of 1918	69,261	143,748,079	1,734,514 98
Less reinsured		13,564,904	138,528 78
Net in force at end of 1918	69,261	130,183,175	1,595,986 20

PHŒNIX ASSURANCE—*Concluded.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	$ 72,000 00	$ 72,000 00
Prov. of Quebec inscribed stock, 1937, 3 p.c.	84,553 33	61,723 93
Cities—		
Calgary, 1931, 4½ p.c.	7,786 67	6,852 27
Calgary, 1941, 4½ p.c.	32,120 00	26,980 80
Edmonton, 1930, 4½ p.c.	26,280 00	23,126 40
Edmonton, 1950, 4½ p.c.	17,520 00	14,191 20
Edmonton, 1928, 5 p.c.	24,333 33	22,630 00
Edmonton, 1933, 5 p.c.	34,066 67	31,341 34
Edmonton, 1948, 5 p.c.	24,333 33	21,413 33
Montreal, 1925, 4 p.c.	6,000 00	5,580 00
Montreal reg'd. stock, 1953, 4½ p.c.	18,006 67	16,386 06
New Westminster, 1959, 5 p.c.	48,666 67	41,366 67
Port Arthur, 1940, 4½ p.c.	43,800 00	37,668 00
Regina, 1933, 5 p.c.	24,333 33	23,603 33
Toronto, 1944, 3½ p.c.	73,000 00	56,940 00
Toronto, 1945, 3½ p.c.	14,600 00	11,388 00
Victoria, 1959, 4 p.c.	45,746 66	34,310 00
Victoria, 1960, 4 p.c.	24,333 34	18,250 00
Westmount, 1954, 4 p.c.	50,000 00	41,000 00
Winnipeg, 1940, 4 p.c.	48,666 67	40,880 00
Winnipeg, 1940/1960, 4 p.c.	36,500 00	28,835 00
Railways—		
Can. Nor. Ry. deb. stock (g'teed by Dom. Govt.), 1953, 3 p.c.	24,333 33	15,816 67
Can. Nor. Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.) 1958, 3½ p.c.	38,933 33	28,032 00
Can. Nor. Alberta Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1960, 3½ p.c.	82,733 33	58,740 67
Can. Nor. Ont. Ry., 1st mtge. deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c.	24,333 33	18,736 67
Can. Nor. Ontario Ry., 1st mtge. stock (g'teed by Dom. Govt.), 1961, 3½ p.c.	114,366 67	82,344 00
G.T.P., 1st mtge. (g'teed by Dom. Govt.), 1962, 3 p.c.	70,566 67	44,457 00
Total on deposit with Receiver General	$1,111,913 33	$ 884,593 34

SCHEDULE C.

Held by Royal Trust for Company—		
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	$ 71,000 00	$ 71,000 00
Dominion of Canada, (5) War Loan, 1923, 5½ p.c.	50,000 00	50,000 00
Total par and market values	$ 121,000 00	$ 121,000 00

(*For General Business Statement, See Appendix.*)

THE PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—EDW. MILLIGAN.

Secretary—J. B. KNOX.

Principal Office—Hartford, Conn.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated May 31, 1854. Commenced business in Canada May 20, 1890.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed and paid in cash	3,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*)		$ 450,494 33
Other Assets in Canada.		
Cash at head Office in Canada		233 00
Cash in banks, viz.:—		
Imperial Bank of Canada, Montreal	$ 68,537 26	
Bank of Nova Scotia, St. John, N.B	28,751 54	
Total cash in banks		97,288 80
Agents' balances and premiums uncollected ($8,562.45 on business prior to Oct. 1, 1918)		100,775 27
Interest accrued		8,197 87
Office furniture and fixtures $1,534.86; and plans, $3,329.83		4,864 69
Total assets in Canada		$ 661,853 96

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 767 83	
Net amount of fire claims, unadjusted	28,420 49	
Net amount of fire claims, resisted, in suit	632 15	
Net amount of automobile (including fire risk) claims unadjusted	2,691 00	
Total net amount of unsettled claims		$ 32,511 47
Reserve of unearned premiums, fire, $337,496.35; automobile (including fire risk), $9,445.90.		
Total, $346,942.45 carried out at 80 per cent		277,553 80
Taxes due and accrued (estimated)		7,000 00
Due and accrued for salaries, rents, etc		360 00
Total liabilities in Canada		$ 317,425 27

THE PHŒNIX OF HARTFORD—*Continued.*

INCOME IN CANADA

Premiums.	Class of business.	
	Fire.	Automobile (including Fire Risk.)
	$ cts.	$ cts.
Gross cash received	686,558 91	22,748 63
Less reinsurance	177,065 16	530 79
Less return premiums	112,498 34	2,667 46
Total deduction	289,563 50	3,198 25
Net cash received	396,995 41	19,550 38

Net cash received for premiums for all classes of business	$	416,545 76
Cash received for interest on investments		31,171 41
Total income	$	447,717 20

EXPENDITURE IN CANADA.

Claims.	Class of business.	
	Fire.	Automobile (including Fire Risk.)
	$ cts.	$ cts.
Paid for claims occurring in previous years	53,732 52	.....
Less savings and salvage	686 84	.....
Less reinsurances	13,730 29	.....
Total deduction	14,417 13	.....
Net paid for said claims	39,315 39	175 00
Paid for claims occurring during the year	377,968 38	10,558 20
Less savings and salvage	1,747 59	.....
Less reinsurances	139,952 06	9 12
Total deduction	141,699 65	.....
Net paid for said claims	236,268 73	10,549 08
Total net paid for said claims	275,584 12	10,724 08

Total net amount paid for all claims		286,308 20
Commission or brokerage, fire, $93,485.33; other, $4,504.09		97,989 42
Commission on profits, fire		3,405 27
Paid for fire, salaries of general and special agents, $18,936.44; travelling expenses: officials, $1,314 09; agents, $2,246.07; auditors' fees, $232.83		22,729 43
Taxes, fire		17,058 50
†Miscellaneous expenditure, viz.: Underwriters' Association, etc., $5,461.28; postage, telegrams, telephones and express, $2,938.84; printing and stationery, $1,994.50; rents, $4,128.25; advertising, $243.40; furniture and fixtures, $120.85; inspections and surveys, $1,308.99; legal expenses, $103.30; maps and plans, $1,387.80; subscriptions, sundries and supplies, $1,219.65		18,906 86
Total expenditure in Canada	$	446,397 68

†($17,746.61 belongs to fire business.)

THE PHŒNIX OF HARTFORD—*Concluded.*

SUMMARY RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums
	$	$ cts.	$	$ cts.
Gross policies in force at end of 1917	72,421,165	797,712 45	303,257	21,253 26
Taken in 1918—new and renewed	67,385,175	722,179 00	325,230	22,460 29
Total	139,806,340	1,519,891 45	628,487	43,713 55
Less ceased	64,603,913	667,581 17	358,925	24,821 76
Gross in force at end of 1968	75,202,427	852,310 28	269,562	18,891 79
Less reinsured	17,034,744	183,570 57		
Net in force at end of 1918	58,167,683	668,739 71	269,562	18,891 79

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Prov. of New Brunswick, 1922, 4 p.c.	$ 5,000 00	$ 4,750 00
Cities—		
Brantford, 1934, 4 p.c.	20,000 00	17,400 00
Brantford, 1952, 5 p.c.	20,000 00	19,600 00
Guelph, 1929, 4½ p.c.	20,000 00	18,800 00
Guelph, 1919, 5 p.c.	24,000 00	24,000 00
Kingston, 1943, 4¾ p.c.	25,000 00	23,750 00
Lachine, 1953, 5 p.c.	25,000 00	23,250 00
Montreal, 1939, 3½ p.c.	50,000 00	40,000 00
Montreal (St. Louis), 1941, 4 p.c.	40,000 00	33,200 00
Montreal West, 1952, 5 p.c.	10,000 00	9,400 00
St. Boniface, 1930, 5 p.c.	25,000 00	23,500 00
St. Hyacinthe, 1953, 5 p.c.	25,000 00	22,250 00
Toronto, 1948, 4 p.c.	54,993 33	46,744 33
Toronto (Elec. Dist. Plant), 1953, 4½ p.c.	45,000 00	41,400 00
Victoria, 1928, 5 p.c.	20,000 00	19,200 00
Westmount, 1949, 4 p.c.	50,000 00	42,000 00
Town—		
Outremont, 1950, 5 p.c.	25,000 00	24,250 00
School—		
Montreal (St. Henri), R. C., 1949, 4½ p.c.	20,000 00	17,000 00
Total on deposit with Receiver General	$ 503,993 33	$ 450,494 33

(*For General Business Statement, see Appendix.*)

PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—J. B. BRANCH.

Secretary—A. G. BEALS.

Principal Office—Providence, R.I

Chief Agent in Canada—HAROLD HAMPSON, ESQ.

Head Office in Canada—Montreal.

(Incorporated 1799. Dominion license issued January 9, 1912.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—	Par value.	Market value.	
Province of Ontario, 1919, 5 p.c.	$ 10,000 00	$ 10,000 00	
Anglo-French External, 1920, 5 p.c.	35,000 00	31,500 00	
Commonwealth of Massachusetts, 1936, 3½ p.c.	6,000 00	5,760 00	
Commonwealth of Massachusetts, 1938, 3½ p.c.	35,000 00	33,250 00	
State of Rhode Island, 1958, 3½ p.c.	100,000 00	96,000 00	
City of Montreal, Prot. School, 1942, 4 p.c.	75,000 00	63,000 00	
Total on deposit with Receiver General	$ 261,000 00	$ 239,510 00	
Carried out at market value			$ 239,510 00

Other Assets in Canada.

Cash in Bank of Montreal, Calgary		1,609 96
Interest accrued		3,071 66
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 17,211 40	
Automobile (including Fire Risk)	−1,112 09	
Total		16,099 31
Total assets in Canada		$ 260,290 93

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 11,028 48	
Net amount of automobile (including fire risk) claims, unadjusted	425 00	
Net amount of automobile (excluding fire risk) claims, unadjusted	650 00	
Total net amount of unsettled claims		$ 12,103 48
Reserve of unearned premiums: fire, $127,814.12; automobile (including fire risk), $6,270.73; automobile (excluding fire risk), $1,155.36; total, $135,240.21, carried out at 80 per cent.		108,192 17
Taxes due and accrued		4,000 00
Total liabilities in Canada		$ 124,295 65

PROVIDENCE WASHINGTON—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	
	$ cts.	$ cts.	$ cts.	
Gross cash received	286,965 23	39,159 33	3,408 62	
Less reinsurance	12,899 19	64 75		
Less return premiums	52,747 10	19,571 83	805 09	
Total deduction	65,646 29	19,636 58		
Net cash received	221,318 94	19,522 75	2,603 53	
Net cash received for premiums for all classes of business				$ 243,445 22
Cash received for interest on investments				10,185 00
Total income in Canada				$ 253,630 22

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	
	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	37,965 48	2,032 16		
Less reinsurance	457 00	97 93		
Net amount paid for said claims	37,508 48	1,934 23	84 78	
Paid for claims occurring during the year	134,033 84	7,102 14	1,824 07	
Less savings and salvage	381 32	155 00	95 00	
Less reinsurance	2,832 37			
Total deduction	3,213 69			
Net payment for said claims	130,820 15	6,947 14	1,729 07	
Total net payment for claims	168,328 63	8,881 37	1,813 85	
Total net payments for claims for all classes of business				$ 179,023 85
Commission and brokerage: fire, $60,652.33; other, $5,945.90				66,598 23
Taxes, fire				5,427 04
Salaries (fire) of General and Special Agents, $2,879.54; travelling expenses, agents, $768.74				3,648 28
†Miscellaneous expenditure, viz.:—Advertising, $24.96; furniture and fixtures, $52.80; maps and plans, $708.16; postage, telegrams, telephones and express, $1,194.83; printing and stationery, $1,262.72; rents, $262.50; underwriters' boards, associations, etc., $2,667.10; sundries, $880.41				7,053 48
Total expenditure in Canada				$ 261,750 88

†($7,008.48 belongs to Fire business.)

PROVIDENCE WASHINGTON—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	23,732,354	241,012 70	676,228	13,750 64
Taken in 1918—new and renewed	32,949,194	292,300 26	1,631,827	37,056 77
Totals	56,681,548	533,312 96	2,308,055	50,807 41
Less ceased	30,807,367	267,099 37	1,665,866	38,201 20
Gross in force at end of 1918	25,874,181	266,213 59	642,189	12,606 21
Less reinsured	1,228,427	12,546 81	2,000	64 75
Net in force at end of 1918	24,645,754	253,666 78	640,189	12,541 46

Risks and Premiums.	Class of Business.	
	Automobile (excluding Fire Risk.)	
	Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1917	36,200	669 51
Taken in 1918, new and renewed	127,400	3,408 62
Totals	163,600	4,078 13
Less ceased	86,200	1,767 41
Gross and net in force at end of 1918	77,400	2,310 72

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 100,000 00
Mortgage loans on real estate, first liens	65,000 00
Book value of bonds and stocks	4,670,597 94
Cash on hand, in trust companies and in banks	561,547 68
Agents' balances and bills receivable	978,411 02
Total ledger assets	**$ 6,375,556 64**

PROVIDENCE WASHINGTON—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	41,248 52
Market value of bonds and stocks over book value	760,631 06
Due from reinsuring Co's. on paid losses	251,327 07
Gross assets	$ 7,428,763 29
Deduct assets not admitted	77,991 63
Total admitted assets	$ 7,350,771 66

LIABILITIES.

Net amount of unpaid claims	$ 866,766 16
Total unearned premiums	3,165,367 25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
Federal, state and other taxes due and acrrued (estimated)	146,450 00
Contingent commissions or other charges due or accrued	25,000 00
Total liabilities, except capital stock	$ 4,208,583 41
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	2,142,188 25
Total liabilities	$ 7,350,771 66

INCOME.

Net cash received for premiums	$ 6,072,654 44
Interest and dividends	266,898 21
Rents	15,689 99
Gross profit on sale or maturity of stocks and bonds	1,894 39
Increase by adjustment in book value of stocks	20,100 00
Total income	$ 6,377,237 03

Net amount paid for claims	$ 3,638,881 71
Expenses of adjustment and settlement of claims	38,104 72
Dividends paid stockholders	120,000 00
Commissions or brokerage	1,277,406 64
Field supervisory expenses	78,369 57
Salaries, fees and all other charges of officers, directors, trustees and home office employees	269,722 98
Rents	18,893 27
Inspection and surveys, including underwriters' board and tariff associations	86,271 36
Fire department, fire patrol and salvage corps assessments. fees, taxes and expenses	196,920 00
Federal taxes	130,169 85
Advertising and subscriptions, $5,046.28; printing and stationery, $40,292.03	45,338 31
Gross loss on sale or maturity of bonds	350 00
All other disbursements	57,087 05
Total disbursements	$ 5,957,515 46

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of risks written or renewed during the year	$ 629,730,030 00
Premiums thereon	6,465,070 69
Amount of policies terminated	572,588,213 00
Premiums thereon	5,662,547 18
Net amount in force at December 31, 1918	520,654,960 00
Premiums thereon	5,270,597 20

PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—Sir SAMUEL SCOTT, Bart.

Secretary—F. C. SCOTT.

Principal Office—Bolton, England.

Chief Agents in Canada—WILLIS, FABER & CO. OF CANADA, LIMITED.

Head Office in Canada, 28 Board of Trade Bldg., Montreal.

(Established October 17, 1903. Dominion license issued December 19, 1910.)

CAPITAL.

Amount of joint stock capital authorized	£ 250,000	$ 1,216,666 67
Amount subscribed	180,000	876,000 00
Amount paid thereon in cash	90,000	438,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
Governments—			
Prov. of Quebec stock, 1954, 4½ p.c.	$ 12,166 67	$ 10,950 00	
Prov. of Saskatchewan stock, 1951, 4 p.c.	24,333 33	19,466 66	
20,000 francs (French rentes), 1931, 5 pc.	3,860 00	2,972 20	
Cities—			
Montreal stock, 1950, 4 p.c.	4,866 66	4,039 33	
Montreal stock, 1951, 4½ p.c.	9,733 33	8,857 33	
Quebec, 1963, 4½ p.c.	7,300 00	6,570 00	
Toronto, 1948, 4 p.c.	9,733 33	8,273 33	
Municipality—			
South Vancouver, 1961, 4 p.c.	9,733 33	6,813 33	
Railways—			
Pacific Great Eastern Ry. Co. deb. stock (g'teed by Prov. of B.C.), 1942, 4½ p.c.	14,600 00	12,264 00	
St. John & Quebec Ry., 1st mtge. deb. stock (g'teed by Prov. of N.B.), 1962, 4 p.c.	15,086 66	11,767 59	
Total on deposit with Receiver General	$ 111,413 31	$ 91,973 77	
Carried out at market value			91,973 77
Other Assets in Canada.			
Bond held by Company, viz.:—			
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	$ 10,000 00	$ 10,000 00	
Carried out at market value			10,000 00
Cash at head office in Canada			10 00
Cash in Bank of Montreal, Montreal			29,797 94
Agents' balances and premiums uncollected ($28.10 on business prior to Oct. 1, 1918.)			6,187 09
Office furniture and plans			890 62
Total assets in Canada			$ 138,859 42

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 3,118 06
Reserve of unearned premiums, $41,685.23; carried out at 80 per cent	33,348 18
Accounts payable	2,362 00
Taxes due and accrued	1,100 00
Total liabilities in Canada	$ 39,928 24

PROVINCIAL —*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 78,967 36	
Deduct return premiums	11,204 75	
Net cah received for premiums		$ 67,762 61
Received for interest		4,870 05
Total income in Canada		$ 72,632 66

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 1,084 98	
Net amount paid for claims occurring during the year	33,704 20	
Total net amount paid for claims		$ 34,789 18
Commission and brokerage		12,700 47
Salaries of officials, $1,704.86; auditors' fees, $350		2,054 86
Paid for taxes		2,978 89
Miscellaneous expenditure, viz.:—Advertising, $57.07; maps and plans, $197.50; exchange, $58.92; printing and stationery, $99.20; postage, telegrams, telephones and express, $30.84; general expenses, $22.50		466 03
Total expenditure in Canada		$ 52,989 43

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at end of 1917	2,796	$ 8,547,969	$ 65,340 78
Taken during the year, new and renewed	2,529	9,744,134	79,004 03
Total	5,325	$ 18,292,103	$ 144,344 81
Deduct terminated	2,517	8,327,477	62,996 37
Gross and net in force at end of 1918	2,808	$ 9,964,626	$ 81,348 44

(*For General Business Statement, see Appendix.*)

QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—VICTOR CHATEAUVERT.
Vice-President—R. AUDETTE.
Secretary—G. H. HENDERSON.
Chief Agent—COLIN E. SWORD.
Principal Office—Quebec.

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV., cap 58; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic., cap. 31, and by 42 Vic., cap., 69, and by 46 Vic,. cap., 83. Commenced business 1818.)

CAPITAL.

Amount of capital authorized and subscribed	$	225,000 00
Amount paid thereon in cash		125,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Real estate (Company's Office, St. Peter St., Quebec)	$		82,205 34
Book value of bonds and debs. owned. (*For details, see Schedule B.*)			457,840 01
Stock owned by the Company:—			
	Par value.	Book value.	Market value.
London and North Western Railway, 4 p.c. preference stock	$ 48,666 67	$ 51,966 70	$ 36,986 67
Carried out at book value			51,966 70
Cash at head office			961 19
Cash at branch offices: Montreal, Toronto and Liverpool, Eng			26,391 29
Cash in banks, viz.:—			
Bank of Montreal, Quebec	$	26,378 18	
Dominion Bank, Toronto		40,514 88	
Canadian Bank of Commerce, Winnipeg		31,173 08	
Royal Bank of Canada, Toronto		1,159 61	
Merchants Bank of Canada, Vancouver		28,221 12	
Royal Bank of Canada, Montreal		13,342 45	
Total cash in banks			140,789 32
Total ledger assets	$		760,153 85
Deduct market value of bonds, debentures and stock under book value			74,847 91
	$		685,305 94

OTHER ASSETS.

Interest due $389.33; accrued, $5,371.46		5,760 79
Rents, accrued		533 33
Agents' balances and premiums uncollected ($7,555.66 on business prior to Oct. 1, 1918.)		49,321 90
Reinsurance losses		14 00
Total assets	$	740,935 96

LIABILITIES.

Net amount of claims, unadjusted	$	11,000 00	
" " resisted, in suit		8,050 00	
Total net amount of unsettled claims ($7,500 accrued prior to 1918)	$		19,052 00
Reserve of unearned premiums, $226,260. 51; carried out at 80 per cent			181,008 41
Taxes due and accrued (estimated)			16,384 55
Due for reinsurance premiu ms			719 31
Total liabilities, except capital stock	$		217,164 27
Excess of assets over liabilities	$		523,771 69
Capital stock paid in cash			125,000 00
Surplus over all liabilities and paid-up capital	$		398,771 69

QUEBEC—*Continued.*

INCOME.

Gross cash received for premiums	$ 361,257 30	
Deduct reinsurances, $15,969.87; return premiums, $42,919.91	58,889 78	
Net cash received for premiums		$ 302,367 52
Received for interest on investments		25,288 14
Received for rents		6,805 22
Total income		$ 334,460 88

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 12,027 07	
Amount paid for claims occurring during the year	$ 96,469 72	
Deduct reinsurances	1,131 58	
Net amount paid for said claims	$ 95,338 14	
Total net amount paid for claims		$ 107,365 21
Dividends 25 p.c. and 25 p.c. bonus		62,500 00
Commission or brokerage		60,265 80
Paid for salaries of head office officials, $21,559.66; directors' fees, $360; travelling expenses, $1,064.88		22,984 54
Taxes		14,464 18
Miscellaneous expenditure, viz.: Advertising, $1,518.31; furniture and fixtures, $121.48; legal expenses, $15.; maps and plans, $521.21; postage, telegrams, telephones, and express, $1,667.81; printing and stationery, $1,678.23; rents, $1,975.18; underwriters' association etc., $3,873.29; head office building expenses, $2,189.94; office charges, $1,985.85		15,546 53
Total expenditure		$ 283,126 08

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917	$ 708,819 05
Amount of cash income	334,460 88
Total	$ 1,043,279 93
Amount of expenditure	283,126 08
Balance, net ledger assets, December 31, 1918	$ 760,153 85

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at end of 1917	$ 39,338,757	$ 417,877 86
Taken during the year, new and renewed	40,158,039	367,933 43
Total	$ 79,496,796	$ 785,811 29
Deduct terminated	31,537,348	319,656 54
Gross in force at end of year	$ 47,959,448	$ 466,154 75
Deduct reinsured	1,761,497	15,631 91
Net in force at Dec. 31, 1917	$ 46,197,951	$ 450,522 84

QUEBEC—*Concluded.*

SCHEDULE B.

Bonds and debs. on deposit with Receiver General:—

	Par value.	Book value,	Market value.
Governments—			
Prov. of Alberta, 1922, 4 p.c.	$ 24,333 33	$ 23,116 67	$ 22,873 33
Prov. of Manitoba, 1947, 4 p.c.	46,720 00	47,920 09	38,310 40
Cities—			
Fort William, 1930, 4½ p.c.	3,893 33	3,948 68	3,504 00
Fort William, 1935, 4½ p.c.	9,733 33	9,888 94	8,565 33
Fort William, 1940, 4½ p.c.	10,706 67	10,889 67	9,207 74
Hull, Que. (g'teed by Prov. of Quebec) 1937, 4 p.c.	8,500 00	8,346 87	7,055 00
Hull, Que., 1936, 5 p.c.	10,000 00	10,330 07	9,300 00
Montreal (Town of St. Louis), 1949, 4½ p.c.	25,000 00	25,467 87	22,250 00
Quebec, 1922, 4½ p.c.	3,000 00	3,000 00	2,910 00
Quebec, 1926, 4½ p.c.	4,000 00	4,118 48	3,840 00
Three Rivers, 1931, 4 p.c.	10,000 00	10,000 00	8,500 00
Toronto, 1944, 3½ p.c.	24,333 33	21,048 33	18,980 00
Vancouver, 1948, 4 p.c.	19,466 67	19,551 46	14,794 67
School—			
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.	29,200 00	28,948 88	23,944 00
Total on deposit with Receiver General	$ 228,886 66	$ 226,576 01	$ 194,034 47
Other bonds and debentures owned by the Company:—			
Egyptian Unified Debt. 1941, 4 p.c.	$ 19,466 67	$ 19,442 34	$ 15,573 34
City of Toronto, 1921, 4 p.c.	7,300 00	6,935 00	7,081 00
B.C. Elec. Ry. perp. cons. deb. stock, 4½ p.c.	24,333 33	22,873 33	15,330 00
C.N.R. perp. cons. deb. stock, 4 p.c.	48,666 66	45,746 67	29,686 66
Totals	$ 99,766 66	$ 94,997 34	$ 67,671 00
Held in Liverpool, England:—			
British War Loan, 1922, 5 p.c.	$ 136,266 66	$ 136,266 66	$ 136,266 66
Total par, book and market values	$ 464,919 98	$ 457,840 01	$ 397,972 13

QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—GEO. W. BURCHELL.

Secretary—FREDERICK P. HAMILTON.

Principal Office—New York.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada, 2 Place D'Armes—Montreal.

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see schedule B*)		$ 690,676 82

Other Assets in Canada.

Cash at head office in Canada		5,120 77
Cash in banks, viz.:—		
Royal Bank, Halifax	$ 3,181 97	
Royal Bank, Montreal	52,998 15	
Royal Bank, Calgary	2,674 38	
Dominion Bank, Montreal	19,877 70	
Dominion Bank, Winnipeg	8,958 35	
Dominion Bank, Toronto	2,797 31	
Bank of Hochelaga, Montreal	9,281 35	
Total cash in banks		99,769 21
Losses recoverable account		17 66
Interest due $973.33; and accrued, $7,829.87		8,803 20
Agents' balances and premiums uncollected, viz.:—		
Fire ($4,324.46 on business prior to Oct. 1, 1918)	$ 89,653 12	
Automobile, including Fire Risk ($516.31 on business prior to Oct. 1, 1918)	4,817 76	
Total		94,470 88
Total assets in Canada		$ 898,858 54

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 32,548 00	
Net amount of fire claims, resisted, in suit	10,000 00	
	$ 42,548 00	
Net amount of automobile (including fire risk) claims, unadjusted	1,625 00	
Net amount of automobile (excluding fire risk) claims, unadjusted	900 00	
Total net amount of unsettled claims ($10,110 accrued in previous years)		$ 45,073 00
Reserve of unearned premiums: fire, $521,305.80; automobile (including fire risk), $23,459.77; automobile (excluding fire risk), $6,450.21; total, $551,215.78; carried out at 80 per cent.		440,972 62
Due for reinsurance premiums, fire		3,238 06
Due and accrued for salaries, rent, etc		118 69
Due and accrued for taxes		38,500 00
Amount of all other liabilities		3,055 56
Total liabilities in Canada		$ 530,957 93

QUEEN—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Inland Transportation.	
	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	841,552 89	59,704 87	13,666 53		
Less reinsurance	48,033 18				
Less return premiums	111,092 45				
Total deduction	159,125 63	12,812 37	2,079 61		
Net cash received	682,427 26	46,892 50	11,586 92	13 21	
Net cash received for premiums for all classes of business					$ 740,919 89
Cash received for interest on investments					30,883 66
Total income in Canada					$ 771,803 55

EXPENDITURE IN CANADA.

Claims.	Fire.	Automobile. (including Fire Risk.)	Automobile. (excluding Fire Risk.)	
	$ cts.	$ cts.	$ cts.	
Paid for claims occurring in previous years	82,506 43	2,476 56		
Deduct savings and salvage	124 39	100 00		
Reinsurances	191 58			
Total deduction	315 97			
Net paid during the year for said claims	82,190 46	2,376 56	767 83	
Paid for claims occurring during the year	311,218 66	17,922 90	7,216 84	
Deduct savings and salvage	1,521 55	55 00		
Reinsurances	10,750 75			
Total deduction	12,272 30			
Net paid during the year for said claims	298,946 36	17,867 90		
Total net paid during the year for said claims	381,136 82	20,244 46	7,984 67	
Total net payment for claims for all classes of business				$ 409,365 95
Commission and brokerage: fire, $127,086.48; other, $11,821.15				138,907 63
Commission on profits, fire, $4,570.99; other, $429.81				5,000 80
Taxes: fire, $19,883.64; other, $1,428.32				21,311 96
*Salaries, fees and travelling expenses:—Salaries: head office officials, $50,524.42; fees, auditors, $354.11; travelling expenses: officials, $3,326.45				54,204 99

*($52,250.05 belongs to Fire business.)

QUEEN—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

†Miscellaneous expenditure, viz.: Advertising, $798.05; furniture and fixtures, $1,122.93; legal expenses, $114.82; maps and plans, $1,091.66; postage, telegrams, telephones and express, $4,008.21; printing and stationery, $6,034.33; rents, $6,110.18; underwriters' boards, associations, etc., $9,305.45; miscellaneous expenses, $1,508.21	$ 30,093 84
Total expenditure in Canada	$ 658,885 17

†($29,650.26 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and premiums.	Class of business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	88,856,737	1,028,710 84	2,112,444	45,412 51
Taken in 1918—new and renewed	68,881,581	840,772 44	2,537,845	59,610 66
Totals	157,738,318	1,869,483 28	4,650,289	105,023 17
Less ceased	66,587,253	781,557 24	2,628,852	58,103 63
Gross in force at end of 1918	91,151,065	1,087,926 04		
Less reinsured	5,892,889	58,363 78		
Net in force at end of 1918	85,258,176	1,029,562 26	2,021,437	46,919 54

Risks and Premiums.	Class of Business.			
	Automobile (excluding Fire Risk).		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	493,000	8,047 74		
Taken in 1918—new and renewed	223,000	13,957 08	112,600	12 00
Totals	716,000	22,004 82		
Less ceased (including renewed)	406,000	9,104 39	112,600	12 00
Gross and net in force at end of 1918	310,000	12,900 43		

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

Governments—	Par value.	Market value.
Dominion of Canada, 1919, 5½ p.c.	$ 30,000 00	$ 30,000 00
Dominion of Canada (4) War Loan, 1922, 5½ p.c.	3,000 00	3,000 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	130,000 00	130,000 00
Province of Manitoba Drainage, 1935, 4 p.c.	35,000 00	30,100 00
Province of Manitoba Drainage, 1937, 4 p.c.	5,000 00	4,250 00
Province of Ontario, 1936, 3½ p.c.	40,000 00	33,600 00
Province of Ontario, 1939, 4 p.c.	30,000 00	26,100 00
Province of Quebec inscribed stock, 1937, 3 p.c.	30,416 66	22,204 15
New Zealand stock, 1929, 4 p.c.	48,666 67	41,853 34

QUEEN—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures on deposit with Receiver General—*Concluded.*

	Par value.	Market value.
Cities—		
Halifax permanent stock, 5 p.c.	60,000 00	60,000 00
Montreal deb. stock, 1942, 3½ p.c.	34,066 67	26,572 00
Montreal Sinking Fund, 1942, 4 p.c.	70,000 00	60,200 00
Ottawa, 1928, 3½ p.c.	30,000 00	26,100 00
Toronto, 1929, 3½ p.c.	48,666 66	42,340 00
Toronto, 1948, 4 p.c.	35,040 00	29,784 00
Toronto, 1955, 4½ p.c.	5,000 00	4,600 00
Victoria, 1924, 4½ p.c.	32,000 00	30,080 00
Winnipeg, 1919, 4 p.c.	12,000 00	11,640 00
School—		
Montreal (St. Henri), 1949, 4½ p.c.	32,000 00	27,200 00
Railway—		
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.	48,666 67	41,853 33
Miscellaneous—		
Montreal Harbour, 1924, 4 p.c.	10,000 00	9,200 00
Total on deposit with Receiver General	$ 769,523 33	$ 690,676 82

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 62,000 00
Book value of stocks and bonds owned by the company	13,000,677 71
Cash on hand, in trust companies and banks	927,503 43
Agents' balances and bills receivable	1,284,978 00
Reinsurance due on paid losses	234,451 93
Total ledger assets	$15,509,611 07

NON-LEDGER ASSETS.

Interest due and accrued	138,634 12
Gross assets	$15,648,245 19
Deduct assets not admitted	1,191,094 90
Total admitted assets	$14,457,150 29

LIABILITIES.

Net amount of unpaid claims	$ 989,574 90
Total unearned premiums	6,162,361 72
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	13,840 03
Federal, state and other taxes due or accrued (estimated)	547,054 76
Contingent commissions or other charges due or accrued	60,583 84
Pension obligations	23,285 00
Total liabilities, excluding capital stock	$ 7,796,700 25
Capital stock paid up in cash	2,000,000 00
Surplus beyond liabilities, including capital stock	4,660,450 04
Total liabilities	$14,457,150 29

INCOME.

Net cash received for premiums	$ 8,133,761 73
Interest and dividends	510,909 45
From agents' balances previously charged off	121 21
Gross profit on sale or maturity of bonds	858 13
Total income	$ 8,645,650 52

QUEEN—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 3,569,290 69
Expenses of adjustment and settlement of claims	95,749 25
Cash dividends paid stockholders	500,000 00
Commission or brokerage	1,464,698 44
Agents' allowances	31,191 87
Field supervisory expenses	206,411 37
Salaries, fees and all other charges of officers, directors, trustees and home office employees	538,844 52
Rent	52,771 42
Inspections and surveys, including underwriters' boards and tariff associations	135,944 66
State taxes on premiums, Insurance Department licenses and fees	1,286,071 60
All other licenses, fees and taxes	5,119 72
Federal taxes	325,970 31
Income tax withheld in previous year	3,980 50
Agents' balances charged off	554 11
Gross loss on sale or maturity of bonds and stocks	46,063 35
Gross decrease, by adjustment, in book value of bonds	5,020 26
All other disbursements	295,929 85
Total disbursements	$ 8,563,611 92

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year	$ 997,330,804 00
Premiums thereon	9,794,328 60
Amount terminated during the year	839,597,591 00
Premiums thereon	8,090,695 92
Net amount in force at December 31, 1918	1,076,471,460 00
Premiums thereon	10,792,836 95

MARINE AND INLAND.

Net amount in force at December 31, 1918	$ 110,047,457 00
Premiums thereon	1,077,753 48

QUEENSLAND INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—Col. The Hon. SIR JAMES BURNS.

Secretary—H. W HORN

Principal Office—Sydney, N.S.W.

Chief Agent in Canada—F. G. DONALDSON.

Head Office in Canada, 11 Place D'Armes—Montreal.

(Established 1886. Commenced business in Canada May 16, 1918.)

CAPITAL.

Amount of joint stock capital authorized	£	500,000
Amount subscribed and paid thereon in cash		350,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
Commonwealth of Australia, 1925, 4½ p.c	$ 53,533 33	$ 53,533 33	
Carried out at market value			$ 53,533 33

Other Assets in Canada.

Cash in banks, viz.:—		
The Royal Bank of Canada, Montreal	$ 12,018 12	
The Royal Bank of Canada, Winnipeg	5,814 46	
Total cash in banks		17,832 58
Interest accrued		100 38
Office furniture and plans		1,156 33
Agents' balances and premiums uncollected ($2,070.81 on business prior to Oct. 1, 1918)		26,357 29
Total assets in Canada		$ 98,979 96

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 4,725 00
Reserve of unearned premiums, $53,819.06; carried out at 80 per cent	43,055 24
Taxes due and accrued	384 56
Reinsurance premiums	301 79
Amount of all other liabilities	500 00
Total liabilities in Canada	$ 48,966 59

INCOME IN CANADA.

Gross cash received for premiums	$ 67,861 62	
Deduct reinsurances, $298.67; return premiums, $10,432.31	10,730 98	
Total net cash received for said premiums		$ 57,130 64
Total income in Canada		$ 57,130 64

QUEENSLAND—*Concluded*

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 8,614 22	
Deduct savings and salvage	170 58	
Total net amount paid for claims		$ 8,443 64
Paid for commission or brokerage		24,684 25
Paid for taxes		2,123 08
Miscellaneous expenditure, viz.:—Legal expenses, $56.20; printing and stationery, $2,255.35; maps and plans, $1,156.38; underwriters' boards, tariff associations, $275; office expenses, $2.37		3,745 30
Total expenditure in Canada		$ 38,996 27

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.		
	Fire.		
	No.	Amount.	Premiums.
		$	$ cts.
Taken in 1918, new	1,639	8,866,306 85	94,218 91
Less ceased	270	1,586,752 00	14,506 46
Gross in force at end of 1918	1,369	7,279,554 85	79,712 45
Less reinsured		87,500 00	585 00
Net in force at end of 1918	1,369	7,192,054 85	79,127 45

(*For General Business Statement, see Appendix.*)

THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Governor—VIVIAN HUGH SMITH.

Secretary—PERCY F. HODGE.

Principal Office—Royal Exchange, London, E.C.

Chief Agent in Canada—ARTHUR BARRY.

Head Office in Canada—Montreal, Que.

(Incorporated, June 22, 1720. Dominion license issued November 4, 1910.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000	$ 9,733,333 33
Amount subscribed and paid in cash, £689,219 17s. 10d	3,354,203 46

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*)	$ 582,355 60

Other Assets in Canada.

Value of real estate held by the company			75,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens			152,481 56
Amount of loan secured by bond, viz			30,000 00
	Par Value.	Market Value	Amount Loaned
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	$ 35,000 00	$ 35,000 00	$ 30,000 00
Market value of bonds and debentures held by company (*For details, see Schedule C*)			141,938 76
Cash at head office in Canada			24,594 96
Cash in banks, viz.:—			
Bank of Montreal, Montreal		$ 14,171 02	
Bank of British North America, Montreal		20,845 25	
Royal Bank of Canada, Montreal		671 79	
Canadian Bank of Commerce, Vancouver		6,140 65	
Canadian Bank of Commerce, Montreal		1,502 75	
Total cash in banks			43,331 46
Rents due			75 00
Interest due, $2,043.45; accrued, $12,402.49			14,445 94
Agents' balances and premiums uncollected—			
Fire ($3,291.40 on business prior to Oct. 1, 1918)		$ 71,259 01	
Accident ($56.35 on business prior to Oct. 1, 1918)		2,073 63	
Automobile, including Fire Risk, ($381.87 on business prior to Oct. 1, 1918)		5,036 12	
Automobile, excluding Fire Risk ($42.09 on business prior to Oct. 1, 1918)		2,265 26	
Employers' Liability ($312.52 on business prior to Oct. 1, 1918)		−2,180 06	
Sickness ($56.70 on business prior to Oct. 1, 1918)		755 65	
Total			79,209 61
Office furniture and plans			13,999 71
Reinsurance losses (fire)			437 56
Total assets in Canada			$ 1,157,870 16

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($3,100 accrued prior to 1918)	$ 20,260 00	
Net amount of accident claims, unadjusted	699 00	
Net amount of automobile (including fire risk) claims, unadjusted	−331 00	
Net amount of automobile (excluding fire risk) claims, unadjusted	3,313 00	
Net amount of employers' liability claims, unadjusted ($6,650 accrued prior to 1918)	8,780 00	
Net amount of sickness claims, unadjusted	1,205 00	
Total net amount of unsettled claims		$ 33,926 00
Reserve of unearned premiums, viz.:—		
Fire	$ 439,904 05	
Accident	4,824 30	
Automobile (including Fire Risk)	19,685 48	
Automobile (excluding Fire Risk)	19,694 53	
Employers' Liability	12,519 08	
Sickness	3,183 38	
Total, $499,810.82, carried out at 80 per cent		399,848 64
Taxes due and accrued		38,215 24
Total liabilities in Canada		$ 471,989 88

INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Employers' Liability.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	749,118 25	10,875 88	48,979 31	47,236 64	42,543 48	8,509 31
Less reinsurance	16,758 89	786 69	534 19		25 37	644 94
Less return premiums	117,938 57	1,323 19	11,675 05	7,668 85	10,889 30	690 66
Total deduction	134,697 46	2,109 88	12,209 24		10,914 67	1,335 60
Net cash received	614,420 79	8,766 00	36,770 07	39,567 79	31,628 81	7,173 71

Net cash received for premiums for all classes of business		$ 738,327 17
Cash received for interest on investments		30,063 01
Received for rents		1,875 79
Total income in Canada		$ 770,265 97

The Royal Exchange Assurance—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Employers' Liability.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	37,818 08	2,906 11	723 95	976 50	1,151 89	
Less savings and salvage	1,098 56		116 00	139 60		
Less reinsurance	1 62	933 50				
Total deduction	1,100 18					
Net payment for said claims	36,717 90	1,972 61	607 95	836 90		1,718 31
Paid for claims occurring during the year	259,727 46	711 23	21,878 42	8,721 71	3,753 15	5,244 85
Less savings and salvage	6,046 35		1,112 70	174 75		
Less reinsurance	558 03	14 50				682 12
Total deduction	6,604 38					
Net payment for said claims	253,123 08	696 73	20,765 72	8,546 96		4,562 73
Total net payment for claims	289,840 98	2,669 34	21,373 67	9,383 86	4,905 04	6,281 04

Total net payments for claims for all classes of business	$	334,453 93
Commission and brokerage, Fire, $116,780.78; Other, $29,019.28		145,800 06
Commission on profits, Fire, $6,620.39; Other, $35.59		6,655 98
Taxes, Fire, $14,539.81; Other, $2,845.49		17,385 30
*Salaries, fees and travelling expenses:—Salaries:—Head office, $39,155.20; Fees:—Directors, $1,645; auditors, $700; travelling expenses, officials, $3,253.70		44,753 90
†Miscellaneous expenditure, viz.:—Advertising, $1,055.56; furniture and fixtures, $432.46; inspections and surveys, $151; legal expenses, $129.07; maps and plans, $1,291.05; postage, telegrams, telephones and express, $2,954.16; printing and stationery, $4,911.97; rents, $4,160; underwriters' boards, associations, etc., $7,847.97; papers and periodicals, $65.15; bad debts, $1,281.81; office expenses, $2,675.09; (total, $26,955.29 less $1,127.88 general expenses)		25,827 41
Total expenditure in Canada	$	574,876 58

*($29,975.33 belongs to Fire business.) †($16,584.14 belongs to Fire business.)

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Fire.			Accident.			Automobile (including Fire Risk.)		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1917	27,282	70,085,592	758,928 39	676	1,776,300	9,303 56	1,457	1,328,364	27,221 33
Taken in 1918—New	14,340	66,786,331	615,228 96	340	1,394,000	5,070 06	2,782	2,436,804	52,457 57
Renewed	4,412	13,730,943	143,296 24	480	1,369,250	7,031 10			
Totals	46,034	150,602,866	1,517,453 59	1,496	4,539,550	21,404 72	4,239	3,765,168	79,678 90
Less ceased	15,291	70,553,234	640,676 43	811	2,165,800	11,021 19	2,250	1,862,362	39,794 04
Gross in force at end of 1918	30,743	80,049,632	876,777 16	685	2,373,750	10,383 53	1,989	1,902,806	39,884 86
Less reinsured		1,399,171	13,081 90		158,500	734 94		28,483	513 90
Net in force at end of 1918	30,743	78,650,461	863,695 26	685	2,215,250	9,648 59	1,989	1,874,323	39,370 96

Risks and Premiums.	Class of Business.							
	Automobile (excluding Fire Risk.)			Employers' Liability.			Sickness.	
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Premiums
		$	$ cts.		$	$ cts.		$ cts.
Gross in force at end of 1917	327	3,270,000	22,945 03	71	710,000	12,296 78	436	5,937 37
Taken in 1918—New	530	4,682,000	42,536 17	64	1,080,000	36,004 79	219	3,829 75
Renewed	72	720,000	3,926 10	44			375	4,271 25
Totals	929	8,672,000	69,407 30	179	1,790,000	48,301 57	1,030	14,038 37
Less ceased	446	3,969,000	30,018 24	79	790,000	23,947 61	549	7,053 62
Gross in force at end of 1918	483	4,703,000	39,389 06	100	1,000,000	24,353 96	481	6,984 75
Less reinsured					10,000	25 37		618 00
Net in force at end of 1918	483	4,703 000	39,389 06	100	990,000	24,328 59	481	6,366 75

The Royal Exchange Assurance—*Concluded.*

Schedule B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dominion of Canada bonds, 1920/1925, 4½ p.c.	$ 48,666 67	$ 47,206 67
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	5,500 00	5,500 00
Prov. of Alberta, 1943, 4½ p.c.	42,826 67	37,687 47
Prov. of Ontario, 1946, 3½ p.c.	42,340 00	32,178 40
Prov. of Saskatchewan, 1951, 4 p.c.	42,826 67	34,261 34
British War Loan, 1929/1947, 5 p.c.	97,333 33	91,006 65
Cities—		
Calgary, 1931, 4½ p.c.	7,300 00	6,424 00
Calgary, 1932, 4½ p.c.	25,793 34	22,698 14
Calgary, 1941, 4½ p.c.	32,120 00	26,980 80
Calgary, 1942, 4½ p.c.	15,573 33	13,081 60
Railways—		
Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c.	86,000 00	74,820 00
C.N.R., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1958, 3½ p.c.	19,466 67	14,016 00
C.N. Alberta Ry. 1st mtge. deb. stock (g'teed by Dom. Govt.), 1960, 3½ p.c.	29,200 00	20,732 00
C.N. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. Govt.), 1961, 3½ p.c.	108,526 67	78,139 20
G.T.P. 1st mtge. (g'teed by Dom. Govt.), 1962, 3 p.c.	36,013 33	22,688 40
G.T.P. Branch Lines, 1st mtge. (gtd. by Prov. of Sask.), 1939, 4 p.c.	6,813 33	5,382 53
G.T.P. Branch Lines, 1st mtge. (gtd. by Prov. of Alta.), 1942, 4 p.c.	17,520 00	13,490 40
St. John and Quebec Ry., 1st mtge. deb. stock (g'teed by N.B. Govt.), 1962, 4 p.c.	46,233 33	36,062 00
Total on deposit with Receiver General	$ 710,053 34	$ 582,355 60

Schedule C.

Other bonds owned and held by the company:—

	Par value.	Market value.
Governments—		
Dominion of Canada War Loan, 1919, 5 p.c.	$ 52,000 00	$ 49,563 76
Dominion of Canada (5) War Loan, 1933, 5½ p.c. (partly paid)	75,000 00	75,000 00
United Kingdom of Great Britain and Ireland, 1919, 5½ p.c.	10,000 00	9,900 00
School—		
Montreal Catholic, 1933, 6 p.c.	5,000 00	5,000 00
Miscellaneous—		
Eastern Can. Savings and Loan Co., 1921, 5½ p.c.	2,500 00	2,475 00
Total par and market values	$ 144,500 00	$ 141,938 76

(*For General Business Statement, see Appendix.*)

THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—THOMAS WOODSEND.

Manager—GEO. CHAPPELL.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada—Montreal.

(Established May 31, 1845. Commenced business in Canada, 1851.)

CAPITAL.

Amount of joint capital authorized, £3,000,000	$14,600,000 00
Amount subscribed, £2,944,680	14,330,776 00
Amount paid thereon in cash, £441,702	2,149,616 40

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*)		$ 1,637,937 32

Other Assets in Canada.

Real estate in Canada held by the company, viz.: Building situate Notre Dame Street and Place d'Armes Square, Montreal, $450,000; building situate 27 and 29 Wellington Street East, Toronto, $75,000; vacant lot, Vancouver, $20,784		545,784 00
Mortgage loans on real estate, first liens		559,500 00
Market value of bonds held by company (*For details, see Schedule C*)		529,000 00
Cash at head office in Canada		3,270 37
Cash in banks, viz.:—		
Bank of Nova Scotia, Halifax	$ 9,291 54	
Royal Bank, Montreal	306,353 10	
Molsons Bank, Montreal	22,241 49	
Royal Bank, Winnipeg	17,619 11	
Royal Bank, Toronto	17,985 77	
Molsons Bank, Calgary	7,797 33	
Royal Bank, Vancouver	16,781 48	
Merchants National Bank, New York	1,846 51	
Total cash in banks		399,916 33
Interest due, $1,500; accrued, $36,073.23		37,573 23
Rents due, $616.24; accrued, $3,864.62		4,480 86
Agents' balances and premiums uncollected ($22,181.82 was on business prior to October 1, 1918)		231,808 68
Reinsurance losses		8,111 16
Total sssets in Canada		$ 3,957,381 95

LIABILITIES IN CANADA.

Net amount of losses, unadjusted ($343 accrued prior to 1918)	$ 70,794 00	
" " resisted, in suit	800 00	
Total net amount of unsettled claims		$ 71,594 00
Reserve of unearned premiums, $1,370,997.42; carried out at 80 per cent		1,096,797 94
Taxes due and accrued		80,885 68
Due and accrued for salaries, rent, etc		538 39
Due for reinsurance premiums		5,003 32
Profit commissions credited but not paid		4,989 15
Total liabilities in Canada		$ 1,259,808 48

THE ROYAL INSURANCE COMPANY—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$2,007,380 88	
Deduct reinsurances, $74,911.62; return premiums, $249,886.15	324,797 77	
Net cash received for premiums		$ 1,682,583 11
Received for interest on investments		132,197 85
Rents		6,044 21
Total income in Canada		$ 1,820,825 17

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 185,240 40	
Deduct savings and salvage, $55.75; reinsurance, $4,799.83	4,855 58	
Net amount paid for said claims	$ 180,384 82	
Amount paid for claims occurring during the year	$ 816,008 15	
Deduct savings and salvage, $2,230.84; reinsurance, $47,352.44	49,583 28	
Net amount paid for said claims	$ 766,424 87	
Total net amount paid for said claims		$ 946,809 69
Paid for commission or brokerage		298,578 54
Paid for commission on profits		9,331 07
Paid for salaries: head office officials, $123,024.16; general and special agents, $11,801.86; fees, auditors', $1,005.31; travelling expenses, officials, $8,603.30		144,434 63
Taxes		43,059 67
Miscellaneous expenditure, viz.: Printing and stationery, $12,229.71; underwriters' associations, $21,315.85; advertising, $2,980.60; rents, $16,875.68; postage, telegrams, telephones and express, $8,206.05; maps and plans, $2,502.07; office furniture and fixtures, $2,449.20; legal expenses, $253.71; sundry office expenses, $3,943.01		70,755 83
Total expenditure in Canada		$ 1,512,969 48

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$244,171,386	$2,663,215 64
Taken during the year, new and renewed	180,198,900	1,991,567 82
Total	$424,370,286	$4,654,783 46
Deduct terminated	171,674,225	1,858,564 76
Gross in force at end of year	$252,696,061	$2,796,218 70
Deduct reinsured	10,270,819	103,229 84
Net in force at December 31, 1918	$242,425,242	$2,692,988 86

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—	Par value.	Market value.
Governments—		
Canada stock, 1909/34, 3½ p.c.	$ 48,666 67	$ 39,420 00
Canada stock, 1930/50, 3½ p.c.	104,633 33	80,567 66
Canada (4) War Loan, 1937, 5½ p.c.	161,000 00	161,000 00
British Columbia, 1937, 3½ p.c.	100,000 00	77,000 00
British Columbia, 1941, 4½ p.c.	34,066 67	29,978 66
Manitoba, 1937, 4 p.c.	100,000 00	85,000 00
New Brunswick, 1938, 3 p.c.	77,866 67	57,621 34
New Brunswick, 1922, 4 p.c.	24,500 00	23,275 00
Nova Scotia, 1945, 3½ p.c.	108,040 00	83,190 80
Cities—		
Toronto, 1948, 4 p.c.	50,000 00	42,500 00
Toronto, 1936, 4½ p.c.	31,000 00	29,140 00
Toronto, 1948, 4½ p.c.	97,333 33	90,520 00
Victoria, 1943, 4½ p.c.	60,000 00	51,600 00
Town—		
Maisonneuve, 1952, 5 p.c.	24,333 33	21,656 66
Schools—		
Montreal Protestant, 1927-1928, 6 p.c.	40,000 00	48,278 00
" 1929, 6 p.c.	10,000 00	
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.	97,333 33	79,813 33
Westmount, 1925-1927, 5 p.c.	18,000 00	17,820 00

The Royal Insurance Company—*Concluded.*

Schedule B—*Concluded.*

Bonds and debentures on deposit with Receiver General:—*Concluded.*		
Railways—		
Can. Nor. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.	$ 148,433 33	$ 106,872 00
Can. Nor. Ry., Ontario Div. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	260,853 34	224,333 87
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	243,333 33	211,700 00
G.T.P., 1st mtge. stg. (g'teed by Dom. of Canada), 1962, 3 p.c.	121,666 67	76,650 00
Total on deposit with Receiver General	$1,961,050 00	$1,637,937 32

Schedule C.

Bonds and debentures held by the company:—		
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	350,000 00	350,000 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	79,000 00	79,000 00
Canada Permanent Mortgage Corp., 1921, 5 p.c.	$ 50,000 00	$ 50,000 00
Huron and Erie Mortgage Corp., 1922, 5 p.c.	50,000 00	50,000 00
Total held by the company	$ 529,000 00	$ 529,000 00

(*For General Business Statement, see Appendix.*)

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—F. R. BIGELOW.

Secretary—A. W. PERRY.

Principal Office—St. Paul, Minn.

Chief Agent in Canada—C. F. CODERRE.

Head Office in Canada—Winnipeg, Man.

(Incorporated May, 1865. Dominion License issued September 14, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed and paid in cash	1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	$ 80,000 00	$ 80,000 00	
Prov. of Alberta, 1923, 4½ p.c.	50,000 00	48,000 00	
Prov. of Manitoba, 1937, 4 p.c.	60,000 00	51,000 00	
Cities—			
Fort William, 1940, 4½ p.c.	10,000 00	8,600 00	
Galt, 1946, 4 p.c.	51,000 00	42,330 00	
Hamilton, 1927, 4 p.c.	35,000 00	32,200 00	
Hamilton, 1937, 4 p.c.	15,000 00	13,050 00	
St. Boniface, 1942, 5 p.c.	25,000 00	23,000 00	
School—			
Calgary, P., 1945, 4½ ;.c.	20,000 00	16,600 00	
Calgary, P., 1952, 4½ p.c.	5,000 00	4,100 00	
Miscellaneous—			
Toronto Harbour Com., (g't'd. by City of Toronto, 1918/1953, 4½ p.c.	100,000 00	91,000 00	
Total on deposit with Receiver General	$ 451,000 00	$ 409,880 00	
Carried out at market value			$ 409,880 00

Other Assets in Canada.

Staff Victory Loan balance		570 00
Cash at head office		50 00
Cash in Standard Bank of Canada, Winnipeg		83,717 31
Amount due for reinsurance losses		12,452 64
Deposit with Western Canada Grain Association		1,000 00
Interest due, $2,125; accrued, $3,821.13		5,946 13
Agents' balances and premiums uncollected, viz.:—		
Fire ($4,660.95 on business prior to Oct. 1, 1918)	$ 62,869 05	
Automobile, including Fire Risk, ($855.67 on business prior to Oct. 1, 1918)	4,418 20	
Inland Transportation ($74.42 on business prior to Oct. 1, 1918)	911 64	
Total		68,198 89
Total assets in Canada		$ 581,814 97

St. Paul Fire and Marine—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 8,413 48	
Net amount of fire claims, unadjusted	20,954 84	
Net amount of automobile (including fire risk) claims, adjusted and unpaid	3,603 82	
Net amount of automobile (including fire risk) claims, unadjusted	2,357 00	
Net amount of inland transportation claims, unadjusted	1,576 72	
Net amount of tornado claims, adjusted and unpaid	93 80	
Total net amount of unsettled claims ($4,189.08 accrued in previous years)		$ 36,999 66
Reserve of unearned premiums, viz.:—		
Fire	$ 223,870 99	
Automobile (including Fire Risk)	28,372 51	
Inland Transportation	7,108 53	
Tornado	10,684 75	
Total, $270,036.78; carried out at 80 per cent		216,029 42
Taxes due and accrued		12,000 00
Due and accrued for salaries, rent, etc		261 90
Reinsurance premiums due, fire		3,061 67
Total liabilities in Canada		$ 268,352 65

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile. (including Fire Risk).	Inland Transportation.	Tornado.	
	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	535,879 70	81,003 97	30,802 42		
Less reinsurance	74,982 17				
Less return premiums	108,691 27	25,476 88	1,221 24		
Total deduction	183,673 44				
Net cash received	352,206 26	55,527 00	29,581 18	10,374 45	
Net cash received for premiums for all classes of business					$ 447,688 98
Cash received for interest on investments					22,183 12
Total income in Canada					$ 469,872 10

ST. PAUL FIRE AND MARINE—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Automobile. (including Fire Risk).	Inland Transportation.	Tornado.
	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	68,679 94	10,902 12	18 80	
Less savings and salvage	754 38	605 20		
Less reinsurance	4,866 47			
Total deduction	5,620 85			
Net payment for said claims	63,059 09	10,296 92		
Amount paid for claims occurring during the year	259,725 18	31,604 92	30,091 83	3,822 03
Less savings and salvage	855 09	587 88	461 18	
Less reinsurance	37,845 43			
Total deduction	38,700 52			
Net payment for said claims	221,024 66	31,017 04	29,630 65	
Total net payment for claims	284,083 75	41,313 96	29,649 45	3,822 03

Total net payments for claims for all classes of business	$	358,869 19
Commissions and brokerage: fire, $69,284.28; other, $19,469.45		88,753 73
Commission on profits, fire		274 35
Taxes: fire, $11,439.88; other, $2,955.15		14,395 03
*Salaries—Head office, $8,588.58; general and special agents, $5,778.75		15,492 94
†Miscellaneous expenditure, viz.:—Advertising, $53.58; adjustment expenses, $7,695.72; furniture and fixtures, $29.99; inspections and surveys, $6,317.50; legal expenses, $8.50; maps and plans, $1,239.58; commercial reports, $155; postage, telegrams, telephones and express, $2,868.58; printing and stationery, $609.08; rents, $1,555.50; underwriters' boards, associations, etc., $5,639.90; duty, $525.89; management expenses, $14,198; sundry expenses, $1,334.13; Red Cross subscriptions, $500		42,640 95
Total expenditure in Canada	$	520,426 19

*($11,379.38 belongs to Fire business.)
†($33,839.37 belongs to Fire business.)

St. Paul Fire and Marine—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	38,471,024	426,020 27	3,101,979	57,914 65
Taken in 1918—New	61,887,171	552,296 11	2,542,769	56,745 02
Totals	100,358,195	978,316 38	5,644,748	114,659 67
Less ceased	50,265,753	460,585 47	3,101,979	57,914 65
Gross in force at end of 1918	50,092,442	517,730 91	2,542,769	56,745 02
Less reinsured	6,114,276	68,763 87		
Net in force at end of 1918	43,978,166	448,967 04	2,542,769	56,745 02

Risks and Premiums.	Class of business.			
	Inland Transportation.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	5,694,036	11,505 95	3,826,431	19,223 06
Taken in 1918—New	80,142,731	30,835 63	2,338,481	10,374 45
Totals	85,836,767	42,341 58	6,164,912	29,597 51
Less ceased	83,796,537	28,924 56	1,548,370	5,970 32
Gross and net in force at end of 1918	2,040,230	13,417 02	4,616,542	23,627 19

General Business Statement for the Year ending December 31, 1918.

INCOME.

Net cash received for premiums	$10,467,423 28
Interest and dividends	560,292 61
Rents	16,248 59
Agents' balances previously charged off	157 47
Gross profit on sale or maturity of bonds	4,273 75
From other sources	2,664 05
Total income	$11,051,059 75

St. Paul Fire and Marine—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 6,379,471 13
Expenses of adjustment and settlement of claims	174,812 61
Interest or dividends to stockholders	300,000 00
Commission or brokerage	2,299,891 24
Agents' allowances	133,470 99
Field supervisory expenses	140,867 67
Salaries, fees and all other charges of officers, directors, trustees and home office employees	229,728 33
Rents	15,512 55
Inspections and surveys including underwriters' boards and tariff associations	99,941 98
Federal Taxes	168,266 93
State taxes on premiums; Insurance Department licenses and fees	298,192 04
All other licenses, fees and taxes	120 90
Agents' balances charged off	2,820 42
Gross loss on sale or maturity of bonds	6,090 33
Gross decrease, by adjustment, in book value of bonds	2,500 00
All other disbursements	154,284 88
Total disbursements	$10,405,972 00

LEDGER ASSETS.

Book value of real estate	$ 242,730 46
Mortgage loans on real estate, first liens	1,872,816 02
Loans secured by pledge of bonds, stock or other collateral	248 00
Book value of bonds and stocks	10,288,896 68
Cash on hand, in trust companies and banks	944,820 87
Agents' balances and bills receivable	1,174,037 53
Due from reinsurance companies on claims paid	116,878 18
Total ledger assets	$14,640,427 74

NON-LEDGER ASSETS.

Interest due and accrued	109,155 66
Gross assets	$14,749,583 40
Deduct assets not admitted	722,639 57
Total admitted assets	$14,026,943 83

LIABILITIES.

Net amount of unpaid claims	$ 1,323,558 16
Total unearned premiums	6,755,017 46
Federal, state and other taxes due or accrued (estimated)	600,000 00
Contingent commissions or other charges, due or accrued	31,290 22
Salaries, rents, etc., due or accrued	2,500 00
Reserve for conflagration fund	10,042 04
Total liabilities, not including capital stock	$ 8,722,407 88
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	4,304,535 95
Total liabilities	$14,026,943 83

RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire	$ 907,560,260 00
Premiums thereon	10,488,009 14
Amount terminated during the year—Fire	807,794,616 00
Premiums thereon	9,391,117 25
Net amount in force at December 31, 1918—Fire	1,097,753,816 00
Premiums thereon	11,856,731 45
Net amount in force at December 31, 1918—Marine and Inland	$ 78,010,813 00
Premiums thereon	1,353,938 68

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—VESEY G. HOLT.

Manager—WM. AENEAS MACKAY.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—ALEXANDER BISSETT.

Head Office in Canada—Montreal.

(Incorporated, 1876. Commenced business in Canada, December 17, 1918.)

CAPITAL.

Amount of capital authorized	£	150,000	$ 730,000 00
Amount subscribed and paid up in cash		80,000	389,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz:—

	Par value.	Market value.	
British War Loan, 1929/1947, 5 p.c.	$ 194,666 67	$ 182,966 67	
Carried out at market value			$ 182,966 67
Total assets in Canada			$ 182,966 67

(*For General Business Statement, see Appendix.*)

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

General Manager—JAMES A. COOK.

Secretary—JOHN GUNN.

Principal Office—Edinburgh, Scotland.

Chief Agents in Canada—Messrs. ESINHART AND EVANS.

Head Office in Canada—Montreal.

(Organized 1824. Incorporated June 26, 1833. Commenced business in Canada, February, 1882.)

CAPITAL.

Amount of capital authorized	$30,000,000 00
Amount subscribed	25,807,500 00
Amount paid thereon in cash	1,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)		$ 742,248 18

Other Assets in Canada.

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens.		611,907 00
Cash in banks, viz:—		
Imperial Bank of Canada, Toronto	$ 37,898 04	
Imperial Bank of Canada, Montreal	3,920 74	
Union Bank of Canada, Winnipeg	5,987 64	
Total cash in banks		47,806 42
Interest due, $1,312.80; accrued, $12,994.94		14,307 74
Agents' balances and premiums uncollected:—		
Fire ($6,032.98 on business prior to Oct. 1, 1918)	$ 54,352 32	
Automobile, including Fire Risk ($578.31 on business prior to Oct. 1, 1918)	2,430 66	
Sprinkler Leakage	67 50	
Tornado	212 50	
Total		57,062 98
Total assets in Canada		$ 1,473,332 32

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 9,216 00	
Net amount of fire claims, unadjusted	8,599 00	
Net amount of fire claims, resisted, not in suit	1,668 00	
Net amount of automobile (including fire risk) claims, unadjusted	923 00	
Total net amount of unsettled claims		$ 20,406 00
Reserve of unearned premiums: fire, $332,501.48; automobile (including fire risk), $4,523.16; tornado, $992; sprinkler leakage, $1,750.55. Total, $339,767.19; carried out at 80 per cent		271,813 75
Taxes due or accrued		16,500 00
Total liabilities in Canada		$ 308,719 75

SESSIONAL PAPER No. 8

THE SCOTTISH UNION AND NATIONAL—*Concluded.*

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Sprinkler Leakage.	Tornado.	
	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	494,042 27	10,262 99	2,134 07	790 48	
Less reinsurance	15,133 77		562 54		
" return premiums	62,236 60	1,167 02	375 63	162 95	
Total deduction	77,370 37		938 17		
Net cash received	416,671 90	9,095 97	1,195 90	627 53	
Net cash received for premiums for all classes of business					$ 427,591 30
Cash received for interest on investments					62,625 05
Total income in Canada					$ 490,216 35

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Sprinkler Leakage.	Tornado.	
	$ cts.	$ cts.	$ cts.	$ cts.	
Paid for claims occurring in previous years	80,577 18				
Less reinsurances	33,172 75				
Net payment for said claims	47,404 43				
Paid for claims occurring during the year	205,340 28	12,788 84	261 29	14,439 00	
Less savings and salvage	2,704 70				
" reinsurance	1,111 66				
Total deduction	3,816 36				
Net payment for said claims	201,523 92				
Total net payment for claims	248,928 35	12,788 84	261 29	14,439 00	
Total net payments for claims for all classes of business					$ 276,417 48
Adjustment expenses					8,293 48
Commission and brokerage: fire, $93,015.31; other, $2,528.26					95,543 57
Commission on profits, fire					332 24
Taxes, fire, $12,967.45; other, $208.41					13,175 86
*Salaries, fees and travelling expenses:—Salaries: Head office, $12,400; general and special agents, $3,000; travelling expenses of officials, $1,793.66					17,193 66
†Miscellaneous expenditure, viz.:—Advertising, $92.20; fire departments, patrol and salvage corps assessments, etc., $10.25; furniture and fixtures, $575; maps and plans, $1,332.56; postage, telegrams, telephones and express, $342.81; printing and stationery, $865.31; rents, $1,000; underwriters' boards, associations, etc., $5,987.17; premium on fidelity bond, $125; miscellaneous expenses, $518.50					10,848 80
Total expenditure in Canada					$ 421,805 09

*($16,480.01 belongs to Fire business.)
†($10,636.55 belongs to Fire business.)

THE SCOTTISH UNION AND NATIONAL—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Automobile (including Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	34,450	64,674,707	673,071 55	331	323,980	4,550 36
Taken in 1918—New and Renewed	20,405	53,562,761	498,161 21	1,062	1,015,014	10,978 67
Totals	54,855	118,237,468	1,171,232 76	1,393	1,338,994	15,529 03
Less ceased	21,000	52,268,719	492,215 04	696	660,605	6,482 72
Gross in force at end of 1918	33,855	65,968,749	679,017 72	697	678,389	9,046 31
Less reinsured	.....	2,260,909	18,661 68	.....	.....	.....
Net in force at end of 1918	33,855	63,707,840	660,356 04	697	678,389	9,046 31

Risks and Premiums.	Class of Business.					
	Sprinkler Leakage.			Tornado.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	14	273,750	1,942 78	57	302,261	1,858 81
Taken in 1918—New and Renewed	21	377,400	2,157 29	16	165,433	1,002 98
Totals	35	651,150	4,100 07	73	467,694	2,861 79
Less ceased	8	149,750	813 50	18	116,254	867 55
Gross in force at end of 1918	27	501,400	3,286 57	55	351,440	1,994 24
Less reinsured	.....	98,250	562 54	.....	.....	.....
Net in force at end of 1918	27	403,150	2,724 03	55	351,440	1,994 24

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—	Par value.	Market value.
Dom. of Canada (4) War Loan, 1922, 5½ p.c.	$ 100,000 00	$ 100,000 00
" " (5) " 1933, 5½ p.c.	200,000 00	200,000 00
Cities—		
St. John, 1936, 4 p.c.	2,000 00	1,720 00
Hamilton, 1937, 4 p. c.	25,000 00	21,750 00
Hamilton, Ont., 1934, 4 p.c.	73,000 00	64,239 99
Halifax, 1926, 4 p.c.	50,000 00	46,500 00
London, Ont., 1925, 4 p.c.	25,000 00	23,250 00
London, 1943, 4½ p.c.	25,000 00	23,000 00
Brantford, 1930, 4 p.c.	30,000 00	26,700 00
Edmonton, 1929, 4½ p.c.	48,666 66	43,313 33
St. Boniface, 1928, 5 p.c.	50,310 38	47,794 86
Quebec, 1933, 3½ p.c.	6,000 00	4,980 00
Brantford, 1928, 4½ p.c.	10,000 00	9,500 00
Halifax, 1945, 4 p.c.	50,000 00	42,500 00
Fort William, 1939, 4½ p.c.	50,000 00	43,500 00
School—		
Ottawa, P., 1941, 4 p.c.	50,000 00	43,500 00
Total on deposit with Receiver General	$ 794,977 04	$ 742,248 18

(*For General Business Statement, see Appendix.*)

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—A. W. DAMON.

Secretary—E. H. HILDRETH.

Principal Office—Springfield, Mass.

Chief Agent in Canada—JOSEPH MURPHY.

Head Office in Canada—Toronto.

(Incorporated April 24, 1849. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$ 2,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)	$ 458,710 00

Other Assets in Canada.

Cash in banks, viz.:—		
Bank of Nova Scotia, St. John, N.B	$ 10,667 81	
Bank of Nova Scotia, Toronto, Ont	19,220 79	
Royal Bank of Canada, Montreal, P.Q	28,977 10	
Merchants Bank of Canada, Victoria, B.C	8,731 67	
Royal Bank of Canada, Vancouver, B.C	12,429 18	
Union Bank of Canada, Winnipeg, Man	45,111 18	
Corn Exchange National Bank, Chicago	24,544 87	
Total cash in banks		$ 149,682 60
Interest accrued		6,630 37
Agents' balances and premiums uncollected: Fire ($15,487.49 on business prior to Oct. 1, 1918)		77,143 90
Total assets in Canada		$ 692,166 87

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 49,803 80	
Net amount of tornado claims, unadjusted	100 00	
Total net amount of unsettled claims		$ 49,903 80
Reserve of unearned premiums—		
Fire	$ 261,208 95	
Sprinkler leakage	636 92	
Tornado	3,589 30	
Total, $265,435.17; carried out at 80 per cent		212,348 14
Taxes due and accrued		18,000 00
Total liabilities in Canada		$ 280,251 94

SPRINGFIELD FIRE AND MARINE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Sprinkler Leakage.	Tornado.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	533,415 85	938 25	5,405 02	
Less reinsurance	108,221 96	207 25	1,625 58	
Less return premiums	69,885 71	6 68	148 60	
Total deduction	178,107 67	213 93	1,774 18	
Net cash received	355,308 18	724 32	3,630 84	
Net cash received for premiums for all classes of business				$ 359,663 34
Cash received for interest on investments				24,155 28
Total income in Canada				$ 383,818 62

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Sprinkler Leakage.	Tornado.	
	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	47,276 35		13,965 09	
Less savings and salvage	161 50			
Net payment for said claims	47,114 85			
Paid for claims occurring during the year	213,106 70	303 41	7,550 82	
Less savings and salvage	2,121 65			
Less reinsurance	63,225 53			
Total deduction	65,347 18			
Net payment for said claims	147,759 52			
Total net payment for claims	194,874 37	303 41	21,515 91	
Total net payments for claims for all classes of business				$ 216,693 69
Commission and brokerage				80,742 34
Taxes, fire				10,797 07
*Salaries, fees and travelling expenses—Salaries, general and special agents, $7,672.42; travelling expenses, agents, $2,330.36				10,002 78
†Miscellaneous expenditure, viz.:—Advertising, $347.38; inspections and surveys, $1,701.09; legal expenses, $245.53; maps and plans, $1,332.75; postage, telegrams, telephones and express, $2,260.78; printing and stationery, $482.89; rents, $2,134.03; underwriters' boards, associations, etc., $4,471.20; expenses adjusting losses, $3,496; duty, $139.16				16,610 81
Total expenditure in Canada				$ 334,846 69

*($9,800 belongs to Fire business.)
†($16,000 belongs to Fire business.)

SPRINGFIELD FIRE AND MARINE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	59,611,508	546,042 81	204,000	1,300 50	2,773,344	10,278 61
Taken in 1918, renewed	50,555,690	451,289 95	172,000	921 25	1,481,085	5,149 04
Totals	110,167,198	997,332 76	376,000	2,221 75	4,254,429	15,427 65
Less ceased	46,923,968	381,334 19	119,000	630 50	1,434,650	4,920 68
Gross in force at end of 1918	63,243,230	615,998 57	257,000	1,591 25	2,819,779	10,506 97
Less reinsured	16,772,158	111,846 39	39,156	267 25	755,904	2,752 45
Net in force at end of 1918	46,471,072	504,152 18	217,844	1,324 00	2,063,875	7,574 52

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada bonds, 1926, 5 p.c.	$ 25,000 00	$ 24,750 00
Cities—		
Brantford, 1942, 4½ p.c.	60,000 00	54,600 00
Calgary, 1933, 5 p.c.	50,000 00	46,500 00
Hamilton, 1932, 4 p.c.	12,000 00	10,680 00
Hamilton, 1934, 4½ p.c.	38,000 00	35,720 00
Ottawa, 1935, 4½ p.c.	20,000 00	19,000 00
Regina, 1928, 5 p.c.	20,000 00	19,000 00
Toronto, 1948, 4½ p.c.	27,000 00	25,110 00
Victoria, 1951, 4 p.c.	15,000 00	11,550 00
Victoria, 1938, 4½ p.c.	30,000 00	26,100 00
Westmount, 1947, 4½ p.c.	35,000 00	31,850 00
Westmount, 1955, 4½ p.c.	15,000 00	13,650 00
Winnipeg, 1925, 4 p.c.	55,000 00	50,600 00
Winnipeg, 1934, 4 p.c.	5,000 00	4,350 00
Schools—		
Montreal Catholic, 1948, 4 p.c.	25,000 00	20,750 00
Montreal Protestant, 1938, 4 p.c.	25,000 00	21,500 00
Outremont, 1950, 4½ p.c.	50,000 00	43,000 00
Total on deposit with Receiver General	$ 507,000 00	$ 458,710 00

(*For General Business Statement, See Appendix.*)

THE STUYVESANT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—J. S. FRELINGHUYSER.
Secretary—WALTER C. HUESTER.
Principal Office, 111 William St.—New York.
Chief Agent in Canada—H. BEGG.
Head Office in Canada—2 Court St., Toronto.

(Organized, November 25, 1850. Dominion license issued August 25, 1916.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid up in cash	$ 700,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
Prov. of Ontario, 1936, 3½ p.c.	$ 84,000 00	$ 70,560 00
United Kingdom of Great Britain and Ireland, 1921 or earlier, 5½ p.c.	20,000 00	19,138 75
Total on deposit with Receiver General	$ 104,000 00	$ 89,698 75

Carried out at market value		$ 89,698 75
Other Assets in Canada.		
Cash in Royal Bank of Canada, Toronto (overdraft)		— 1,353 27
Interest accrued		1,653 33
Agents' balances and premiums uncollected ($649.14 on business prior to Oct. 1, 1918)		11,720 00
Total assets in Canada		$ 101,718 81

LIABILITIES IN CANADA.

Net amount of claims, unadjusted ($871 accrued prior to 1918)	$ 21,417 00
Reserve of unearned premiums, $32,221.27; carried out at 80 per cent	25,777 02
Taxes due and accrued	10,000 00
Total liabilities in Canada	$ 57,194 02

INCOME IN CANADA.

Gross cash received for premiums	$ 113,505 57	
Deduct reinsurances, $17,512.21; return premiums, $31,541.48	49,053 69	
Net cash received for premiums		$ 64,451 88
Interest on investments		4,241 84
Total income in Canada		$ 68,693 72

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 63,802 64	
Less reinsurances	31,775 62	
Net amount paid for said claims		$ 32,027 02
Amount paid for claims occurring during the year	$ 56,276 64	
Less reinsurances	12,065 06	
Net amount paid for said claims		$ 44,211 58

THE STUYVESANT—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

Total net amount paid for claims		$ 76,238 60
Commission or brokerage, fire		10,931 41
Salaries and travelling expenses:—Salaries:—Head Office officials, $2,441.65; travelling expenses:—officials, $235.00		2,676 65
Taxes, fire		2,923 17
Miscellaneous expenditure, viz.: Advertising, $400.60; furniture and fixtures, $40.00; postage, telegrams, telephones and express, $452.51; printing and stationery, $163.03; rents, $495; premium on bond, $316.89; duty, $5.61		1,873 64
Total expenditure in Canada		$ 94,643 47

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 17,890,829	$ 224,277 15
Taken during the year, new and renewed	8,079,706	97,180 46
Total	$ 25,970,535	$ 321,457 61
Deduct terminated	17,961,421	223,897 48
Gross in force at end of year	$ 8,009,114	$ 97,560 13
Deduct reinsured	2,523,250	30,957 02
Net in force at December 31, 1918	$ 5,485,864	$ 66,603 11

(*For General Business Statement, see Appendix.*)

SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—MARLBOROUGH R. PRYOR.

Secretary—F. WHITE.

Principal Office—London, England.

Manager in Canada—LYMAN ROOT.

Head Office in Canada—Toronto.

(Organized April 7, 1710. Commenced business in Canada June 3, 1892.)

CAPITAL.

Amount of capital authorized and subscribed	$11,680,00
Amount paid thereon in cash	2,336,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)		$ 673,018 43

Other Assets in Canada.

Value of real estate held by the company (Toronto office)		45,850 00
Dom. of Canada (5) War Loan, 1933, 5½ p.c., par value, $65,000 carried out at market value.		65,000 00
Cash at head office in Canada		11,265 07
Cash in banks, viz:—		
Dominion Bank, Toronto	$ 29,974 46	
Union Bank of Canada, Toronto	55,794 88	
Total cash in banks		85,769 34
Agents' balances and premiums uncollected ($1,740.58 on business prior to Oct. 1, 1918)		86,374 90
Office furniture, $2,200.94; plans, $10,170.65		12,371 59
Total assets in Canada		$ 979,649 33

LIABILITIES IN CANADA.

Net amount of claims unadjusted	$ 33,732 47
Reserve of unearned premiums, $529,931.95; carried out at 80 per cent	423,945 56
Taxes due and accrued	30,190 96
Total liabilities in Canada	$ 487,868 99

INCOME IN CANADA.

Gross cash received for premiums	$ 881,651 63	
Deduct reinsurances, $25,975.89; return premiums, $137,817.38	163,793 27	
Net cash received for premiums		$ 717,858 36
Endorsement fees		5 25
Received for interest on investments		15,445 62
Rents (net)		73 68
Total income in Canada		$ 733,382 91

Sun Insurance Office—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 93,613 09	
Amount paid for claims occurring during the year	$ 297,777 50	
Deduct savings and salvage, $1,581.02; reinsurances, $3,080.84	4,661 86	
Net amount paid for said claims	$ 293,115 64	
Total net amount paid for claims		$ 374,230 76
Commission or brokerage		145,999 40
Commission on profits		3,565 80
Paid for Salaries: head office officials, $37,232.77; auditors' fees, $399.99; travelling expenses of officials, $7,615.81		45,248 57
Taxes		17,423 55
Miscellaneous expenditure, viz.: Postage, telegrams, telephnoes and express, $4,278.87; advertising, $1,075.90; stationery and printing, $5,300.83; board dues, $9,335.14; rents, $2,932.75; miscellaneous, $1,824.46; maps and plans, $1,689.15; furniture and fixtures, $748.63; insurance superintendence, $377.44; mercantile agencies, $332.50; West Canada Grain Association, $2,474.25		30,369 92
Total expenditure in Canada		$ 616,838 00

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1917	$ 86,282,872	$ 953,785 95
Policies taken during the year, new and renewed	87,963,278	887,987 93
Total	$174,246,150	$1,841,773 88
Deduct terminated	72,151,515	771,972 55
Gross in force at end of year	$102,094,635	$1,069,801 33
Deduct reinsured	4,570,746	29,085 82
Net in force at December 31, 1918	$ 97,523,889	$1,040,715 51

Schedule B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dom. of Canada stock, 1938, 3 p.c.	$ 23,530 33	$ 17,412 44
Prov. of Manitoba Tel. and Tel. 1947, 4 p.c.	48,666 67	39,906 67
Prov. of Nova Scotia redeemable stock, 1954, 3½ p.c.	24,333 33	17,763 33
Prov. of Ontario, 1945/1965, 5½ p.c.	19,466 67	17,325 33
British War Loan, 1929/1947, 5 p.c.	97,333 33	91,980 00
Dom. of Canada War Loan, 1937, 5½ p.c.	75,000 00	75,000 00
Prov. of Manitoba Deb., 1923, 5 p.c.	12,166 67	12,045 00
Cities—		
Calgary, 1937, 4½ p.c.	14,600 00	12,556 00
Edmonton, 1921, 5 p.c.	19,466 67	18,882 67
Halifax Con. Fund deb. stock, 1940, 4 p.c.	15,000 00	12,900 00
Hamilton, 1934, 4½ p.c.	25,000 00	23,500 00
London, 1933, 4 p.c.	25,000 00	22,000 00
Montreal Cons. deb. stock, 1932, 4 p.c.	48,666 67	43,313 33
Saskatoon, 1941/1961, 4½ p.c.	24,333 33	19,223 33
Toronto, 1929, 3½ p.c.	48,666 66	42,340 00
Vancouver, 1931, 4 p.c.	12,166 67	10,220 00
Vancouver, 1932, 4 p.c.	12,166 67	10,220 00
Victoria, 1958, 4 p.c.	25,000 00	19,000 00
Winnipeg, 1943/1963, 4½ p.c.	19,466 67	17,325 33
School—		
Winnipeg, 1943, 4 p.c.	17,000 00	14,110 00
Railways—		
Alberta & Great Waterways Ry. Co. 1st mtge. (g'teed by Prov. of Alta.) 1959, 5 p.c.	75,000 00	65,250 00
G.T.P. 1st mtge. (g'teed by Dom. Gov't), 1962, 3 p.c.	36,500 00	22,995 00
Miscellaneous—		
Canada Perm. Mtge. Corp., 1920, 4½ p.c.	25,000 00	25,000 00
Toronto Harbour Commissioners (g'teed by City of Toronto), 1953, 4½ p.c.	25,000 00	22,750 00
Total on deposit with Receiver General	$ 768,530 34	$ 673,018 43

(*For General Business Statement, see Appendix.*)

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE, PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—STEPHANE DERVILLE.

Manager—BARON G. CERISE.

Principal Office—Paris, France.

Chief Agent in Canada—LOUIS MAURICE FERRAND.

Head Office in Canada—Montreal.

(Established, 1828. Dominion license issued April 11, 1911.)

CAPITAL.

Amount of joint capital authorized and subscribed	$ 2,000,000 00
Amount paid in cash	500,000 00

ASSETS IN CANADA.

Held solely for protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.	
Dom. of Canada (4) War Loan, 1922, 5½ p.c.	$ 12,500 00	$ 12,500 00	
966,666.57 francs French Rentes, perpetual, 3 p.c.	186,566 67	110,074 34	
328,000 francs French "National Defence Loan", 1931 or later 5 p.c.	63,304 00	54,441 44	
City of Montreal, 1951, 4½ p.c.	24,333 33	22,143 33	
Total on deposit with Receiver General	$ 286,704 00	$ 199,159 11	
Carried out at market value			$ 199,159 11

Other Assets in Canada.

Cash at head office in Canada	7,259 94
Cash in Merchants Bank of Canada, Montreal	28,841 63
Agents' balances and premiums uncollected ($21,253.59 on business prior to Oct. 1, 1918)	58,739 82
Office furniture and plans	3,620 02
Total assets in Canada	$ 297,620 52

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 13,523 90	
Net amount of claims, resisted, in suit	6,200 00	
Total net amount of unsettled claims		$ 19,723 58
Reserve of unearned premiums, $171,401.19; carried out at 80 per cent		137,120 95
Due and accrued for salaries, rent, advertising, etc.		928 05
Return premiums, $5,759.04; reinsurance, $2,046		7,805 04
Taxes due and accrued		3,910 09
Total liabilities in Canada		$ 169,487 71

INCOME IN CANADA.

Gross cash received for premiums	$ 286,559 19	
Deduct reinsurances, $15,675.43; return premiums, $37,795.49	53,470 92	
Net cash received for premiums		$ 233,088 27
Received for interest		322 66
Interest on bank account		975 10
Total income in Canada		$ 234,386 03

L'Union Compagnie D'assurances contre L'Incendie—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 20,563 06	
Less savings and salvage	$ 916 25	
Less reinsurance	96 87	
Total deduction	$ 1,013 12	
Net amount paid for said claims	$ 19,549 94	
Amount paid for claims occurring during the year	$ 134,889 16	
Less savings and salvage	$ 1,314 49	
Less reinsurance	7,912 90	
Total deduction	$ 9,227 39	
Net amount paid for said claims	$ 125,661 77	
Total net amount paid for claims		$ 145,211 71
Paid for commission or brokerage		49,275 15
Paid for salaries of officials, $13,454.52; directors' fees, $200; travelling expenses, officials, $488.55		14,143 07
Paid for taxes		7,685 32
Miscellaneous expenditure: Advertising, $1,092.44; furniture and fixtures, $40; maps and plans, $1,613.18; postage, telegrams, telephones and express, $1,891.38; printing and stationery, $661.17; rents, $2,500; boards and tariff associations, $3,807.73; sundries, $3,680.45; inspection and surveys, $5,101.42; legal expenses, $36; exchange, $237.34		20,661 11
Total expenditure in Canada		$ 236,976 36

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 26,974,844	$ 324,938 04
Policies taken during the year, new and renewed	23,163,093	283,165 84
Total	$ 50,137,937	$ 608,103 88
Less ceased	21,577,787	254,061 43
Gross in force at end of year	$ 28,560,150	$ 354,042 45
Deduct reinsured	1,800,024	19,442 98
Net in force at December 31, 1918	$ 26,760,126	$ 334,599 47

(*For General Business Statement, see Appendix.*)

UNION ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—CHARLES MORTIMER.

General Manager—HERBERT LEWIS.

Principal Office—London, Eng.

Manager in Canada—T. L. MORRISEY.

Head Office in Canada—Montreal.

(Incorporated 1714. Dominion license issued September 9, 1911.)

CAPITAL.

Amount of capital authorized and subscribed, £450,000	$ 2,190,000 00
Amount paid in cash, £50,000	243,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. owned by the Company (*For details, see Schedule B*)		$ 584,324 68

Other Assets in Canada.

Cash at head office and in branch office		5,681 24
Cash in banks, viz:—		
Merchants Bank of Canada, Montreal	$ 40,645 70	
Bank of Toronto, Montreal	115,733 43	
Bank of Toronto, Winnipeg	3,100 79	
Total cash in banks		159,479 92
Agents' balances and premiums uncollected, viz:—		
Fire ($17,237.64 on business prior to Oct. 1 1918)	$ 87,149 32	
Inland Transportation	781 27	
Total		87,930 59
Office furniture and plans		2,971 11
Total assets in Canada		$ 840,387 54

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($3,473 accrued prior to 1918)	$ 28,788 00	
Net amount of fire claims, resisted, in suit (accrued prior to 1918)	2,000 00	
Total net amount of unsettled fire claims		$ 30,788 00
Reserve of unearned premiums, fire, $465,885.91; inland transportation, $250; total, $466,135. 91; carried out at 80 per cent		372,908 73
Taxes due and accrued		32,179 85
Reinsurance premiums		10,503 26
Total liabilities in Canada		$ 446,379 84

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UNION ASSURANCE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Inland Transportation.	
	$ cts.	$ cts.	
Gross cash received	842,771 25	6,955 84	
Less reinsurance	96,907 30	48 61	
" return premiums	83,868 59	87 29	
Total deduction	180,775 89	135 90	
Net cash received	661,995 36	6,819 94	
Net cash received for premiums for all classes of business			$ 668,815 30
Cash received for interest on investments			31,377 16
Total income in Canada			$ 700,192 46

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Inland Transportation.	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	45,290 15	957 93	
Less savings and salvage	1,670 49		
Less reinsurances	5,493 82		
Total deduction	7,164 31		
Net payment for said claims	38,125 84		
Paid for claims occurring during the year	297,931 11	12 50	
Less savings and salvage	1,713 10		
Less reinsurance	38,516 95		
Total deduction	40,230 05		
Net payment for said claims	257,701 06		
Total net paid during the year for said claims	295,826 90	970 43	
Total net payment for claims for all classes of business			$ 296,797 33
Commission and brokerage: fire, $118,091.69; other, $967.88			119,059 57
Taxes, fire			18,201 93
Salaries and Travelling expenses, fire:—Salaries:—Head office, $47,986.11; fees—auditor, $983.31; travelling expenses:—officials, $3,043.11			52,012 53
†Miscellaneous expenditure, viz.: Advertising, $1,070.10; exchange, $527.86; maps and plans, $1,502.78; miscellaneous, $6,459.15; postage, telegrams, telephones and express, $1,942.56; printing and stationery, $3,964.18; rents, $7,428.97; underwriters' boards, associations, etc., $7,976.74			30,872 34
Total expenditure in Canada			$ 516,943 70

†($30,850.04 belongs to Fire bussiness.)

UNION ASSURANCE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	80,203,054	907,457 40	300,000	427 50
Taken in 1917, new and renewed	80,655,128	845,006 65	22,221,260	7,562 82
Totals	160,858,182	1,752,464 05	22,521 260	7,990 32
Less ceased	70,559,594	724,620 96	22,446,260	7,490 32
Gross in force at end of 1918	90,298,588	1,027,843 09	75,000	500 00
Less reinsured	11,244,034	126,875 86		
Net in force at end of 1918	79,054,554	900,967 23	75,000	500 00

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dom. of Canada (4) War Loan, 1922, 5½ p.c.	$ 100,000 00	$ 100,000 00
Prov. of British Columbia stock, 3 p.c.	48,666 67	33,093 34
Newfoundland, 1947, 3½ p.c.	24,333 34	17,276 67
Newfoundland, 1951, 3½ p.c.	24,333 33	17,276 67
British War Loan, 1929/1947, 5 p.c.	102,200 00	102,200 00
Victorian Cons. Insc. stock, 1929/1949, 3½ p.c.	46,233 33	33,288 00
Cities—		
Montreal stock, 1948, 4 p.c.	24,333 33	20,440 00
Ottawa, 1919, 4 p.c.	50,000 00	49,000 00
Toronto, 1929, 3½ p.c.	48,666 66	42,340 00
Toronto, 1925, 4½ p.c.	10,000 00	9,700 00
Winnipeg, 1941, 3½ p.c.	53,000 00	40,810 00
Schools—		
Montreal (Emard), Que., 1951, 5 p.c.	25,000 00	22,500 00
Maisonneuve, 1951, 4½ p.c.	50,000 00	40,000 00
St. Pierre, Que., 1951, 5 p.c.	30,000 00	26,400 00
Miscellaneous—		
Can. Perm. Mortge. Corp., 1921, 4¾ p.c.	30,000 00	30,000 00
Total on deposit with Receiver General	$ 666,766 66	$ 584,324 68

(*For General Business Statement, see Appendix.*)

UNION INSURANCE SOCIETY OF CANTON (CHINA), LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
Chairman—Hon. P. H. HOLYOAK.
General Manager—C. MONTAGUE EDE.
Principal Office—Hong Kong, China.
Chief Agent in Canada—CHAS. R. DRAYTON.
Head Office in Canada—Toronto.

(Incorporated 1873. Dominion license issued September 24, 1917.)

CAPITAL.

Amount of capital authorized	$ 3,000,000 00
Amount of capital subscribed	2,977,687 50
Amount paid in cash	1,191,075 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bond on deposit with Receiver General, viz.:—			
British War Loan, 1929/1947, 5 p.c.	$ 209,266 67	$ 199,723 00	
Carried out at market value			$ 199,723 00

Other Assets in Canada.

Value of real estate (Building and site, Vancouver, B.C., and Toronto, Ont.)			76,739 45
Bond held by Company, viz.:—			
	Par value.	Market value.	
Dom. of Canada (5) War Loan, 1933, 5½ p.c.	$ 50,000 00	$ 50,000 00	
Carried out at market value			50,000 00
Cash at branch offices: Toronto, $476.05; Vancouver, $8,773.04			9,249 09
Cash in banks, viz.:—			
Bank of Nova Scotia, Toronto		$ 54,192 55	
" " Vancouver		28,340 37	
Imperial Bank of Canada, Toronto		79,276 05	
" " " Vancouver		19,697 79	
Total cash in banks			181,506 76
Agents' balances and premiums uncollected:—			
Fire ($2,232.50 on business prior to Oct. 1, 1918)		$ 58,186 27	
Automobile (including Fire Risk)		1,139 36	
Automobile (excluding Fire Risk)		194 68	
Inland Transportation		414 58	
Total			59,934 89
Total assets in Canada			$ 577,153 19

LIABILITIES IN CANADA.

Amount of fire claims, unadjusted	$ 11,288 00	
Amount of Automobile (including Fire Risk), claims, unadjusted	63 50	
Total net amount of unsettled claims		$ 11,351 50
Reserve of unearned premiums, viz.:—		
Fire	$ 175,737 26	
Automobile (including Fire Risk)	4,778 22	
Automobile (excluding Fire Risk)	1,049 28	
Inland Transportation	433 16	
Total, $181,997.92; carried out at 80 per cent		145,598 33
Commission on profits payable to agents		6,753 15
Taxes due and accrued		5,426 10
Reinsurance premiums due, fire		363 13
Total liabilities in Canada		$ 169,492 21

UNION OF CANTON—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Inland Transportation.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	368,199 43	10,485 90	2,241 14	
Less reinsurance	3,556 71			
Less return premiums	75,313 44	1,368 04	367 01	
Total deduction	78,870 15			
Net cash received	289,329 28	9,117 86	1,874 13	1,881 56

Net cash received for premiums for all classes of business	$	302,202 83
Cash received for interest on investments		557 93
Total income in Canada	$	302,760 76

EXPENDITURE IN CANADA.

	Class of Business.			
	Fire.	Automobile, (including Fire Risk.)	Automobile, (excluding Fire Risk).	Inland Transportation.
	$ cts.	$ cts.	$ cts.	$ cts.
Net paid for claims occurring in previous years	701 04			
Paid for claims occurring during the year	110,250 82			
Less savings and salvage	4,220 02			
Less reinsurance	72 62			
Total deduction	4,292 64			
Net payment for said claims	105,958 18			
Total net payment for claims	106,659 22	1,189 79	2,682 81	62 28

Total net payments for claims for all classes of business	$	110,594 10
Commission and brokerage, fire, $79,068.41; other, $2,829.87		81,898 28
Taxes, fire		3,247 91
Salaries, fees and travelling expenses, fire Salaries: Head office, $7,055.25; general and special agents, $3,250.00; travelling expenses: Officials, $4,229.09; agents, $775		15,309 34
Miscellaneous expenditure, viz.: Fire Advertising, $1,096.44; furniture and fixtures, $6,887.13; legal expenses, $2,970.66; maps and plans, $597.03; postage, telegrams, telephones and express, $1,183.87; printing and stationery, $3,929.31; rents, $1,147.50; underwriters' boards, associations, etc., $666.68; sundries, $142.35		18,620 97
Total expenditure in Canada	$	229,670 60

UNION OF CANTON—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of business.					
	Fire.		Automobile. (Including Fire Risk).		Automobile, (excluding Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	4,738,174	48,453 58	8,600	155 80		
Taken in 1918—New	.....	.....	603,689	11,508 41	184,564	2,435 82
" Renewed	36,848,472	405,669 98				
Totals	41,586,646	454,123 56	612,289	11,664 21		
Less ceased	12,856,948	130,895 42	78,342	2,107 77	56,077	337 25
Gross in force at end of 1918.	28,729,698	323,228 14	533,947	9,556 44	128,487	2,098 57
Less reinsured	264,200	3,919 84				
Net in force at end of 1918..	28,465,498	319,308 30	533,947	9,556 44	128,487	2,098 57

Risks and Premiums.	Class of Business.	
	Inland Transportation.	
	Amount.	Premiums.
	$	$ cts.
Taken in 1918—New	1,883,846	2,296 14
Less ceased	1,835,721	1,403 14
Gross and net in force at end of 1918	48,125	893 00

(*For General Business Statement, see Appendix.*)

THE UNION MARINE INSURANCE COMPANY, LIMITED.

*Statement for the Year ending December 31, 1918.

Managing Director—

Secretary—

Principal Office—

Chief Agent in Canada—R. MacD. Paterson.

Head Office in Canada—Montreal.

(Incorporated, 1863. Dominion license issued, February 28, 1918.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash, £200,000	$ 973,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz:—			
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	$ 45,000 00	$ 45,000 00	
Prov. of Manitoba, 1935, 4 p.c.	10,000 00	8,600 00	
Can. Nor. Pac. Ry., 1st mtge. (g'teed by Prov. of British Columbia), 1950, 4½ p.c.	24,333 33	17,033 33	
Total on deposit with Receiver General	$ 79,333 33	$ 70,633 33	
Carried out at market value			70,633 33

Other Assets in Canada.

Cash at chief agency in Canada	3 01
Cash in Royal Bank of Canada, Montreal	1,160 25
Interest accrued	596 66
Total assets in Canada	$ 72,393 25

LIABILITIES IN CANADA.

Reserve of unearned automobile (including fire risk) premiums, $410.31; carried out at 80 per cent.	$ 328 25
Taxes due and accrued	50 00*
All other liabilities	31 88
Total liabilities in Canada	$ 410 13

INCOME IN CANADA.

Automobile (including Fire Risk).

Gross cash received for premiums	$ 923 87	
Deduct return premiums	44 99	
Net cash received for premiums		$ 878 88
Received for interest on investments		3,384 69
Total income in Canada		$ 4,263 57

*The Statement here given includes the entire business transacted during 1918.

The Union Marine—*Concluded.*

EXPENDITURE IN CANADA.

Commission or brokerage, other	$	242 25
Taxes		333 45
Miscellaneous expenditure, viz:—Advertising, $18.40; legal expenses, $30.00; postage, telegrams, telephones and express, $10.34; printing and stationery, $169.21; sundry charges, $30.19		258 14
Total expenditure in Canada	$	833 84

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Taken during the year, new	$ 51,800	$ 923 87
Deduct terminated	3,100	103 25
Gross and net in force at end of year	$ 48,700	$ 820 62

(*For General Business Statement, see Appendix.*)

VULCAN FIRE INSURANCE COMPANY OF OAKLAND, CAL.

*Statement for the Year ending December 31, 1918.

President—J. F. Carlston.

Secretary—Arnold Hodgkinson.

Principal Office—Los Angeles, Cal.

Chief Agent in Canada—T. W. Greer.

Head Office in Canada—330 Pender St. W., Vancouver, B.C.

(Incorporated, 1910. Dominion license issued Jan. 15, 1918.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
United States (2) Liberty Loan, 1927/1942, 4¼ p.c.	$ 50,000 00	$ 50,000 00	
Carried out at market value			$ 50,000 00
Other Assets in Canada.			
Cash at chief agency in Canada			402 58
Cash in Union Bank of Canada, Vancouver			8,945 07
Agents' balances and premiums uncollected			4,945 01
Total assets in Canada			$ 64,292 66

LIABILITIES IN CANADA.

Net amount of claims, unadjusted ($3,333 accrued prior to 1918)	$ 8,151 39
Reserve of unearned premiums, $16,346.41; carried out at 80 per cent	13,077 13
Salaries, rents, advertising agency and other expenses, due and accrued (Pacific Coast Fire).	758 03
Reinsurance premiums, net	225 71
Taxes due and accrued	300 00
Total liabilities in Canada	$ 22,512 26

INCOME IN CANADA.

Gross cash received for premiums	$ 51,999 87	
Deduct reinsurances, $2,324.86; return premiums, $5,944.58	8,269 44	
Net cash received for premiums		$ 43,730 43
Total income in Canada		$ 43,730 43

*The statement here given includes the entire business transacted during 1918.

VULCAN—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 4,217 75	
" " " " " " during the year	10,979 59	
Total net amount paid for claims		$ 15,197 34
Commission or brokerage		12,923 63
Taxes		1,230 22
Miscellaneous expenditure, viz:—Maps and plans, $90.10; printing and stationery, $915.05; loss and adjustment expenses, $48.51; underwriters' boards, tariff associations, etc., $539.08; Grain Insurance Association, $333		1,925 74
Total expenditure in Canada		$ 31,276 93

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1917	$ 2,212,272	$ 26,478 76
Taken during the year, new and renewed	3,210,827	37,900 92
Total	$ 5,423,099	$ 64,379 68
Less ceased	2,514,348	29,355 26
Gross in force at end of year	$ 2,908,751	$ 35,024 42
Less reinsured	187,546	3,045 64
Net in force at end of 1918	$ 2,721,205	$ 31,978 78

(*For General Business Statement, see Appendix.*)

WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—OTTO E. SCHAEFER.

Secretary—C. B. G. GAILLARD.

Principal Office—New York, N.Y.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated March 14, 1837. Dominion license issued May 28, 1912.)

CAPITAL.

Amount of stock authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.	
Dom. of Canada War Loan, 1925, 5 p.c.	$ 130,000 00	$ 126,100 00	
Dom. of Canada (4) War Loan, 1927, 5½ p.c.	50,000 00	50,500 00	
Anglo-French External Loan, 1920, 5 p.c.	40,000 00	38,800 00	
United States (3) Liberty Loan, 1928, 4¼ p.c.	43,000 00	43,000 00	
Town of Maisonneuve, 1953, 5 p.c.	40,393 33	34,738 26	
Total on deposit with Receiver General	$ 303,393 33	$ 293,138 26	
Carried out at market value			$ 293,138 26

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal	18,977 75
Interest accrued	2,057 21
Agents' balances and premiums uncollected ($13,625.54 on business prior to Oct. 1, 1918)	60,231 64
Office furniture, $514.70; plans, $1,811.96	2,326 66
Totla assets in Canada	$ 376,731 52

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 144 78	
Net amount of fire claims, unadjusted	15,400 67	
Total net amount of unsettled claims		$ 15,545 45
Reserve of unearned premiums, fire, $151,939.28; carried out at 80 per cent		121,591 42
Taxes due and accrued		14,637 93
Due and accrued for salaries, rents, etc.		125 00
Total liabilities in Canada		$ 151,899 80

WESTCHESTER—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Hail.	
	$ cts.	$ cts.	
Gross cash received	346,118 49	279,110 62	
Less reinsurance	59,494 90	171,433 84	
Less return premiums	71,369 94	8,925 66	
Total deduction	130,864 84	180,359 50	
Net cash received	215,253 65	98,751 12	
Net cash received for premiums for all classes of business			$ 314,004 77
Cash received for interest on investments			15,681 20
Total income in Canada			$ 329,685 97

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Hail.	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	27,825 79		
Less reinsurance	5,137 02		
Net payment for said claims	22,688 77		
Paid for claims occurring during the year	190,773 00	159,041 55	
Less savings and salvage	629 11		
Less reinsurance	46,546 05	127,233 24	
Total deduction	47,175 16		
Net payment for said claims	143,597 84		
Total net payment for claims	166,286 61	31,808 31	
Total net payments for claims for all classes of business			$ 198,094 92
Commission and brokerage: Fire, $58,763.14; Other, $19,181.83			77,944 97
Commission on profits, Fire, $1,350.62; Other, $3,500			4,850 62
Taxes: Fire, $7,181.55; Other, $3,102.47			10,284 02
*Salaries, fees and travelling expenses—Salaries of Head Office, general and special agents, $7,838.77; Fees, auditors, $124.57; travelling expenses: officials, $207.20; agents, $901.08			9,071 62
†Miscellaneous expenditure, viz: Furniture and fixtures, $40.68; maps and plans, $646.43; postage, telegrams, telephones and express, $1,140.03; printing and stationery, $1,204.70; rents, $1,203.98; underwriters' boards, associations, etc., $2,561.42; exchange, subscriptions, sundries and supplies, $595.88; inspections and surveys, $1,323.84; legal expenses, $448			9,164 96
Total expenditure in Canada			$ 309,411 11

*($9,031.12 belongs to Fire business.) †($7.786.27 belongs to Fire business.)

WESTCHESTER—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	25,406,366	319,765 36		
Taken in 1918, new and renewed	33,885 088	377,144 71	3,957,360	278,110 62
Totals	59,291,454	696,910 07	3,957,360	278,110 62
Less ceased	31,202,954	333,973 44		
Gross in force at end of 1918	28,088,500	362,936 63		
Less reinsured	4,432,078	57,484 28		
Net in force at end of 1918	23,656,422	305,452 35		

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 5,876 00
Mortgage loans on real estate, first liens	102,260 00
Book value of bonds and stocks	7,704,275 49
Cash in trust companies and in banks	813,438 06
Agents' balances	759,418 39
Reinsurances due	91,060 97
Total ledge assets	$ 9,476,328 91

NON-LEDGER ASSETS.

Interest due and accrued	49,415 25
Gross assets	$ 9,525,744 16
Deduct assets not admitted	962,664 05
Total admitted assets	$ 8,563,080 11

LIABILITIES.

Net amount of unpaid claims	$ 828,090 56
Total unearned premiums	5,205,483 53
Salaries, rents, expenses, etc., due and accrued	25,000 00
Federal, state and other taxes due and accrued (estimated)	150,000 00
Contingent commissions or other changes due or accrued	15,000 00
Total liabilities, except capital stock	$ 6,223,574 09
Capital paid up in cash	1,000,000 00
Surplus over all liabilities and capital	1,339,506 02
Total liabilities	$ 8,563,080 11

INCOME.

Net cash received for premiums	$ 6,779,504 03
Interest and dividends	343,212 23
Rents	108 00
Gross profit on sale or maturity of bonds	4,066 25
Total income	$ 7,126,890 51

WESTCHESTER—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 3,316,103 40
Loss adjustment expenses	66,887 08
Paid stockholders for interest or dividends	250,000 00
Commission or brokerage	1,501,171 00
Agents' allowances	89,294 70
Field supervisory expenses	376,117 68
Salaries, fees and all other charges of officers, directors, trustees and home office employees	161,330 53
Rents	18,786 75
Inspections and surveys, including underwriters' boards and tariff associations	112,533 93
Taxes on real estate	102,043 59
State taxes on premiums, Insurance Department licenses and fees	175,539 26
Agents' balances previously charged off	3,509 04
All other disbursements	60,971 27
Total disbursements	$ 6,234,288 23

RISKS AND PREMIUMS.

	Fire.	Marine and Inland.
Amount of policies written or renewed during the year	$ 918,006,503 00	$ 518,826,525 00
Premiums thereon	10,434,224 27	976,256 69
Amount of policies terminated during the year	797,498,578 00	519,901,893 00
Premiums thereon	8,912,792 73	973,273 10
Net amount of policies in force at December 31, 1918	964,137,602 00	14,328,149 00
Premiums thereon	9,596,082 44	330,381 07

THE WESTERN ASSURANCE COMPANY.

Statement for the Year ending December 31, 1918.

President and Manager—W. B. Meikle.
Secretary—C. C. Foster.
Principal Office—Toronto.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14–15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50–51 Vic., cap. 102, and in 1901 by 1 Edward VII, cap. 116, and in 1903 by 3 Edward VII, cap. 201, and in 1904 by 4 Edward VII, cap. 141, and in 1906 by 6 Edward VII, cap. 179. On Sept. 6, 1912, the power of the company was extended to include explosion and tornado insurance, under the provisions of section 81 of the Insurance Act, 1910. And on April 17, 1918, the power of the company was further extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount of joint stock capital subscribed	2,500,000 00
Amount paid thereon in cash ($1,000,000 Preferred)	2,488,625 65
Amount of premium on capital paid by stockholders since organization	437,669 65

(*For List of Shareholders, see Appendix.*)

ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto			$ 200,000 00
Amount loaned on bonds			9,079 00
	Par value.	Market value.	Amount loaned.
Dom. of Canada (4) War Loan, 1922, 5½ p.c.	$ 7,000 00	$ 7,000 00.	
Dom. of Canada (5) War Loan, 1923, 5½ p.c...	3,000 00	3,000 00.	$ 9,079 00
Dom. of Canada (5) War Loan, 1933, 5½ p.c...	1,000 00	1,000 00.	
Totals	$ 11,000 00	$ 11,000 00	$ 9,079 00
Book value of bonds and debentures. (*For details, see Schedule B*)			3,074,291 27
Book value of stocks. (*For details, see Schedule C*)			731,395 50
Cash on hand at head office			1,621 58
Cash in banks, etc., viz.:—			
Canadian Bank of Commerce, Toronto		$ 9,765 47	
Canadian Bank of Commerce, London		20,860 57	
Canadian Bank of Commerce, New York		600,104 60	
Corn Exchange, National Bank, Chicago		20,178 84	
United States Mortgage and Trust Co., New York		555,889 86	
Credit Lyonnais, London		611,787 59	
Total cash in banks, etc			1,818,586 93
Total ledger assets			$ 5,884,974 28
Deduct market value of bonds, debentures and stocks under book value			16,036 24
			$ 5,868,938 04

OTHER ASSETS.

Interest accrued		46,068 79
Rents accrued		570 77
Agents' balances and premiums uncollected:—		
Fire—In Canada ($24,477.40 prior to Oct. 1, 1918)	$ 120,332 33	
Fire—In other Countries ($47,621.06 prior to Oct. 1, 1918)	349,042 22	
Automobile, including Fire Risk, in Canada ($2,830.60 prior to Oct. 1, 1918)	7,878 17	
Explosion—In Canada	1,050 35	
Explosion—In other Countries	4,357 91	
Inland Transportation—In Canada ($718.91 prior to Oct. 1, 1918)	4,719 39	
Inland Transportation—In other Countries ($37.74 prior to Oct. 1, 1918)	1,044 65	
Marine—In Canada ($11,164.17 prior to Oct. 1, 1918)	24,347 32	
Marine—In other Countries ($2,777.42 prior to Oct. 1, 1918)	558,626 45	
Tornado—In other Countries	5,109 38	
Total		$ 1,076,508 17

THE WESTERN—*Continued.*

OTHER ASSETS—*Concluded.*

Bills receivable		$ 17,267 90
Due for reinsurance losses:—		
Fire—In Canada	$ 14,188 94	
Fire—In other countries	81 37	
Marine—In Canada	101,961 88	
Marine—In other countries	3,783 37	
Automobile (including Fire Risk)—In Canada	758 95	
Total		120,774 51
Total assets		$ 7,130,128 18

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted ($8,433.97 accrued prior to 1918)	$ 56,842 16	
Net amount of fire claims, resisted, in suit	6,600 00	
Net amount of marine claims, unadjusted ($16,903 accrued priorto 1918)	70,000 00	
Net amount of automobile (including fire risk) claims, unadjusted	1,814 00	
Total net amount of unsettled claims		$ 135,256 16
Reserve of unearned premiums:—		
Fire	$ 648,406 60	
Explosion	646 48	
Marine	33,668 09	
Inland Transportation	4,115 37	
Automobile (including Fire Risk)	7,879 45	
Total, $694,715.99; carried out at 80 per cent		555,772 80
Dividends declared but not yet due		35,981 93
Due and accrued for salaries, rent, advertising, etc		17,000 00
Taxes due and accrued		25,000 00
Reinsurance premiums due: Fire, $178,108.58; Marine, $16,253.65		194,362 23
Total liabilities in Canada		$ 963,373 12

(2) *Liabilities in other Countries.*

Net amount of fire claims, unadjusted	$ 443,136 04	
Net amount of fire claims, resisted, in suit	4,533 00	
Total net amount of unsettled fire claims ($40,538.80 accrued prior to 1918)	$ 447,669 04	
Net amount of marine claims, adjusted and unpaid	$ 23,157 26	
Net amount of marine claims, unadjusted	1,614,420 74	
Net amount of marine claims, resisted, in suit	12,422 00	
Total net amount of unsettled marine claims ($601,766.00 accrued prior to 1918)	$1,650,000 00	
Net amount of explosion claims, unadjusted	439 00	
Net amount of tornado claims, unadjusted ($119 accrued prior to 1917)	296 00	
Total net amount of unsettled claims		$ 2,098,404 04
Reserve of unearned premiums:—		
Fire	$1,839,134 74	
Explosion	12,898 90	
Marine	356,364 94	
Inland Transportation	2,317 62	
Tornado	24,977 55	
Total, $2,235,693.75; carried out at 80 per cent		1,788,555 00
Due and accrued for taxes		100,000 00
Reinsurance premiums due, Fire, $228.70; Marine, $2,462.11		2,690 81
Salaries, rent, advertising, agency and other expenses due and accrued		15,000 00
Total liabilities in other countries		$ 4,004,649 85
Total liabilities in all countries		$ 4,968,022 97
Excess of assets over liabilities		$ 2,162,105 21
Capital stock paid in cash		2,488,625 65

THE WESTERN—*Continued.*

INCOME.

Premiums.	Class of Business.				
	Fire in Canada.	Fire in other Countries.	Automobile (including Fire Risk) in Canada.	Explosion in Canada.	Explosion in other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received for premiums	1,630,752 01	5,389,550 83	14,731 33	22,780 29	130,854 37
Less reinsurance	568,869 78	1,934,093 93	4,153 66	10,565 31	32,095 33
Less return premiums	192,669 01	765,347 46	2,317 19	4,067 06	67,451 55
Total deduction	761,538 79	2,699,441 39	6,470 85	14,632 37	99,546 88
Net cash received for premiums	869,213 22	2,690,109 44	8,260 48	8,147 92	31,307 49

	Class of Business.				
	Inland Transportation in Canada.	Inland Transportation in other Countries.	Marine in Canada.	Marine in other Countries.	Tornado in other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received for premiums	30,261 69	22,123 80	429,831 53	5,828,920 45	32,498 02
Less reinsurance	13,509 69	4,543 04	306,531 73	2,388,586 34	12,274 31
Less return premiums	3,115 10	2,902 51	29,824 48	192,915 81	5,870 20
Total deduction	16,624 79	7,445 55	336,356 21	2,581,502 15	18,144 51
Net cash received for premiums	13,636 90	14,678 25	93,475 32	3,247,418 30	14,353 51

Net cash received for premiums for all classes of business in all countries	$ 6,990,600 83
Cash received for interest on investments	167,101 21
Rents	3,720 78
Profit on maturity of bonds	211 58
Total	$ 7,161,634 40
Received for increased capital	4,000 00
Total income	$ 7,165,634 40

THE WESTERN—*Continued.*

EXPENDITURE.

	Class of Business.			
	Fire in Canada.	Fire in other Countries.	Automobile (including Fire Risk) in Canada.	Inland Transportation in Canada.
	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	162,412 89	821,283 23		2,851 63
Less savings and salvage	15,362 10	3,173 89		917 47
Less reinsurances	101,204 55	414,140 29		801 05
Total deduction	116,566 65	417,314 18		1,718 52
Net paid for said claims	45,846 24	403,969 05		1,133 11
Paid for claims occurring during the year	632,731 43	1,667,224 11	2,569 02	12,306 29
Less savings and salvage	2,284 31	2,035 26		189 22
Less reinsurances	323,890 76	738,454 87	8 00	961 84
Total deduction	326,175 07	740,490 13		1,151 06
Net paid for said claims	306,556 36	926,733 98		11,155 23
Total net paid for said claims	352,402 60	1,330,703 03	2,561 02	12,288 34

	Class of Business.			
	Inland Transportation in other Countries.	Marine in Canada.	Marine in other Countries.	Tornado in other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	7,961 16	481,580 14	1,393,986 53	79 43
Less savings and salvage	2,947 16	88,000 65	74,479 78	
Less reinsurances	4,534 07	235,804 32	514,873 25	27 68
Total deduction	7,481 23	323,804 97	589,353 03	
Net paid for said claims	479 93	157,775 17	804,633 50	51 75
Paid for claims occurring during the year	4,209 40	133,335 22	2,533,742 31	6,016 57
Less savings and salvage	94 68	274 40	20,058 55	
Less reinsurances	1,115 88	114,879 65	1,180,000 76	1,631 92
Total deduction	1,210 56	115,154 05	1,200,059 31	
Net paid for said claims	2,998 84	18,181 17	1,333,683 00	4,384 65
Total net paid for said claims	3,478 77	175,956 34	2,138,316 50	4,436 40

THE WESTERN—*Continued.*

EXPENDITURE—*Concluded.*

Total net payments for claims for all classes of business in all countries	$ 4,020,143 05
Dividends paid stockholders	70,000 00
Commission and brokerage, fire, 650,294.17; other, $310,059.12	960,353 29
Taxes, fire, $146,522.86; other, $111,112.09	257,634 90
Agents' balances written off	929 72
*Salaries and fees:—Salaries: head office, $154,040.50; general and special agents, $136,230.31 fees: directors, $11,514.85; auditors, $4,464.11	306,249 77
†Miscellaneous expenditure, viz.: Advertising, $12,688.20; fire departments, patrol and salvage corps assessments, etc., $9,883.57; furniture and fixtures, $3,625.77; inspections and surveys, $73,151.46; legal expenses, $3,836.91; maps and plans, $8,795.55; postage, telegrams, telephones and express, $24,655.53;printing and stationery, $44,757.45 rents, $33,891.98; underwriters' boards, associations, etc., $50,793.48	266,079 90
Total expenditure	$ 5,881,390 63

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917	$ 4,583,552 46
Income as above	7,165,634 40
Amount of appreciation in ledger value of securities	17,178 05
Total	$11,766,364 91
Expenditure as above	5,881,390 63
Balance, net ledger assets, December 31, 1918	$ 5,884,974 28

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies	$ 259,977 84
Amount of commission thereon	64,972 44
Amount of losses recovered from said companies	160,368 76
Reserve, $164,255.50; carried out at 80 per cent	131,404 40
Amount of losses due and recoverable	29,995 65
Amount of reinsurance premiums (including reserves) payable to such companies	110,689 46

*($251,064.35 belongs to Fire business.)
†($223,282.45 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	Fire.					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	208,967,039	2,436,452 58	634,361,207	4,900,098 69	843,328,246	7,336,551 27
Taken during the year —new and renewed	146,218,524	1,442,046 08	731,381,539	5,203,672 09	877,600,063	6,645,718 17
Total	355,185,563	3,878,498 66	1,365,742,746	10,103,770 78	1,720,928,309	13,982,269 44
Deduct terminated	129,061,851	1,292,822 70	643,826,909	4,511,105 24	772,888,760	5,803,927 94
Gross in force at end of 1918	226,123,712	2,585,675 96	721,915,837	5,592,665 54	948,039,549	8,178,341 50
Deduct reinsured	110,642 612	1,296,256 94	232,376,192	1,974,492 72	343,018,804	3,270,749 66
Net in force at end of 1918	115,481,100	1,289,419 02	489,539,645	3,618,172 82	605,020,745	4,907,591 84

THE WESTERN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business.		
	Automobile (including Fire Risk.)		Automobile (excluding Fire Risk.)
	In Canada.		In Canada.
	Amount.	Premiums.	Premiums.
	$	$ cts.	$ cts.
Taken during the year—new	1,318,649	20,728 25	1,881 25
Deduct terminated	135,300	2,361 31	47 25
Gross in force at end of 1918	1,183,349	18,366 94	1,834 00
Deduct reinsured	136,847	2,608 05	1,834 00
Net in force at end of 1918	1,046,502	15,758 89	.....

Risks and Premiums.	Class of Business.					
	Explosion					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	3,329,863	19,713 95	14,079,208	67,169 00	17,409,071	86,882 95
Taken during the year—new and renewed	3,697,806	18,579 55	25,315,418	130,780 03	29,013,224	149,359 58
Total	7,027,669	38,293 50	39,394,626	197,949 03	46,422,295	236,242 53
Deduct terminated	5,081,869	28,778 77	25,112,596	120,649 23	30,194,465	149,428 00
Gross in force at end of 1918	1,945,800	9,514 73	14,282,030	77,299 80	16,227,830	86,814 53
Deduct reinsured	1,562,509	8,221 77	9,394,800	51,537 75	10,957,309	59,759 52
Net in force at end of 1918	383,291	1,292 96	4,887,230	25,762 05	5,270,521	27,055 01

THE WESTERN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business.					
	Inland Transportation.					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	1,003,846	4,788 52	519,439	4,257 61	1,523,285	9,046 13
Taken during the year, new and renewed	8,213,529	33,086 26	10,547,321	22,224 81	18,760,850	55,311 07
Total	9,217,375	37,874 78	11,066,760	26,482 42	20,284,135	64,357 20
Deduct terminated	6,849,387	28,282 58	9,999,678	20,920 66	16,849,065	49,203 24
Gross in force at end of 1918	2,367,988	9,592 20	1,067,082	5,561 76	3,435,070	15,153 96
Deduct reinsured	834,248	1,361 47	361,475	926 51	1,195,723	2,287 98
Net in force at end of 1918	1,533,740	8,230 73	705,607	4,635 25	2,239,347	12,865 98

Risks and Premiums.	Class of Business.					
	Marine.					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	19,422,111	220,585 78	70,611,371	1,102,851 82	90,033,482	1,323,437 60
Taken during the year, new and renewed	85,746,206	469,029 17	507,579,295	5,647,355 02	593,325,501	6,116,384 19
Total	105,168,317	689,614 95	578,190,666	6,750,206 84	683,358,983	7,439,821 79
Deduct terminated	97,371,281	597,852 60	492,181,897	5,811,643 71	589,553,178	6,409,496 31
Gross in force at end of 1918	7,797,036	91,762 35	86,008,769	938,563 13	93,805,805	1,030,325 48
Deduct reinsured	2,599,681	28,335 77	37,832,440	433,111 64	40,432,121	461,447 41
Net in force at end of 1918	5,197,355	63,426 58	48,176,329	505,451 49	53,373,684	568,878 07

THE WESTERN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business. Tornado. In other Countries. Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1917	10,288,979	56,827 87
Taken in 1918, new and renewed	6,266,029	36,417 48
Totals	16,555,008	93,245 35
Deduct terminated	3,501,094	20,235 59
Gross in force at end of 1918	13,053,914	73,009 76
Less reinsured	4,164,740	26,300 07
Net in force at end of 1918	8,889,174	46,709 69

SCHEDULE B.

Bonds and debs. owned by the Company:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Governments—			
Dom. of Canada (4) War Loan, 1927, 5½ p.c.	$ 20,000 00	$ 20,000 00	$ 20,000 00
Prov. of Manitoba, 1930, 4 p.c.	10,000 00	8,800 00	8,800 00
Cities—			
London, 1921, 4 p.c.	4,000 00	3,840 00	3,840 00
Winnipeg, 1941, 3½ p.c.	2,000 00	1,540 00	1,540 00
Town—			
Owen Sound, 1925, 4 p.c.	6,000 00	5,520 00	5,520 00
School—			
Moosejaw P., 1920-1923, 4½ p.c.	12,499 98	14,819 97	14,819 97
Moosejaw P., 1923, 4½ p.c.	3,166 66		
Railway—			
Can. Nor. Ry. Co., 1st Mtge. Cons. deb. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	5,353 33	4,603 86	4,603 86
Miscellaneous—			
Canada Permanent Mortgage Corp., 1920, 4¾ p.c.	11,000 00	11,000 00	11,000 00
Canada Permanent Mortgage Corp., 1921, 5 p.c	2,500 00	2,500 00	2,500 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c.	14,100 00	14,100 00	14,100 00
Toronto Savings and Loan Co., 1923, 5 p.c.	3,000 00	3,000 00	3,000 00
Toronto Savings and Loan Co., 1922, 5 p.c.	5,600 00	5,600 00	5,600 00
Total on deposit with Receiver General	$ 99,219 97	$ 95,323 83	$ 95,323 83

Held with Insurance Departments or with trustees in United States, viz:—

Governments—			
Dom. of Canada stock (6 months' notice), 3½ p.c.	$ 5,350 00	$ 5,350 00	$ 5,350 00
Dom. of Canada notes, 1919, 5 p.c.	125,000 00	123,750 00	120,031 25
Dom. of Canada (5) War Loan, 1923, 5½ p.c.	60,000 00	60,000 00	60,000 00
Dom. of Canada (5) War Loan, 1933, 5½ p.c.	15,000 00	15,000 00	15,000 00
Dominion of Canada, (4) War Loan, 1927, 5½ p.c.	130,000 00	130,000 00	130,000 00
Prov. of Alberta, 1922, 5 p.c.	50,000 00	49,000 00	46,850 00

THE WESTERN—*Continued.*

SCHEDULE B—*Continued.*

Held with Insurance Departments or with trustees in United States, viz.:—Continued.

Governments—Concluded.	Par value.	Book value.	Market value.
Prov. of Alberta, 1925, 5 p.c.	210,000 00	201,600 00	205,800 00
Prov. of Manitoba, 1928, 6 p.c.	50,000 00	51,500 00	47,580 00
Prov. of New Brunswick, 1933, 3½ p.c.	15,000 00	12,450 00	12,450 00
Prov. of Nova Scotia, 1922, 3 p.c.	25,000 00	22,500 00	22,500 00
Prov. of Ontario, 1920, 5 p.c.	50,000 00	49,500 00	50,000 00
Prov. of Saskatchewan, 1919, 4½ p.c.	102,200 00	102,200 00	99,634 78
Anglo-French External Loan, 1920, 5 p.c.	25,000 00	24,250 00	23,500 00
Indian Treasury bonds, 1921, 5½ p.c.	62,671 00	62,671 00	62,671 00
Newfoundland notes, 1928, 6½ p.c.	50,000 00	50,500 00	49,550 00
Queensland bonds, 1922, 4½ p.c.	24,333 33	24,333 33	24,333 33
United Kingdom of Great Britain and Ireland and secured Notes Loan, 1921, 5½ p.c.	100,000 00	100,000 00	95,250 00
United Kingdom of Great Britain and Ireland and Secured Notes Loan, 1921, 5½ p.c.	225,000 00	222,750 00	220,625 00
Georgia State, 1933, 3½ p.c.	10,000 00	9,300 00	9,600 00
Porto Rica registered (1909 series), 1927, 4 p.c	5,000 00	10,000 00	10,100 00
Porto Rico registered (1909 series), 1932, 4 p.c.	5,000 00		
United States of America Gold, 1928, 4¼ p.c.	50,000 00	50,000 00	50,000 00
United States of America Gold, 1938, 4¼ p.c.	50,000 00	50,000 00	50,000 00
United States of America Gold, 1942, 4 p.c.	400 00	400 00	400 00
Cities—			
Columbus, Ohio, 1919, 4 p.c.	$ 50,000 00	$ 50,000 00	$ 50,000 00
Eugene, Ore. (Bancroft Act), 1924, 6 p.c.	13,900 00	14,873 00	15,290 00
Hamilton, 1934, 4½ p.c.	25,000 00	22,000 00	23,500 00
Hull, 1940, 4 p.c.	6,000 00	4,800 00	4,800 00
Hull, 1941, 4 p.c.	4,000 00	3,160 00	3,160 00
Medicine Hat, 1923, 5 p.c.	10,000 00	9,500 00	9,500 00
Lethbridge, Alta., 1919/1933, 5 p.c.	6,818 09	6,340 83	6,340 83
Montreal, 1921–1924, 4 p.c.	35,000 00	32,590 00	32,920 00
Montreal, 1922, 4 p.	10,000 00	9,500 00	9,500 00
New York, 1919, 3½ p.c.	141,000 00	141,000 00	139,590 00
New York, 1941, 3½ p.c.	6,000 00	5,460 00	5,640 00
New York, 1955, 4 p.c.	60,000 00	57,600 00	61,200 00
New York, 1963, 4½ p.c.	5,000 00	5,250 00	5,500 00
Prince Albert, Sask., 1939, 5 p.c.	10,000 00	7,900 00	8,700 00
Richmond, Virginia, 1921, 4 p.c.	40,000 00	41,540 00	40,000 00
Richmond, Virginia, 1927, 4 p.c.	2,000 00		2,000 00
St. Boniface, Man., 1944, 5 p.c.	25,000 00	20,750 00	23,000 00
St. Boniface, Man., 1928, 5 p.c.	6,000 00	5,700 00	5,700 00
Toledo, Ohio, 1942, 4 p.c.	3,000 00	49,000 00	51,470 00
Toledo, Ohio, 1944, 4 p.c.	47,000 00		
Wilmington, N.C., 1955, 5 p.c.	5,000 00	5,200 00	5,600 00
Towns—			
Berthier, Que., 1929, 5 p.c.	2,000 00	1,860 00	1,860 00
Coronation, Alta., 1939–1940, 6 p.c.	2,000 00	2,820 00	2,820 00
Coronation, Alta., 1942, 6 p.c.	1,000 00		
Kenora, 1926, 4½ p.c.	3,417 59	3,041 66	3,041 66
Levis, Que., 1936-1951, 4 p.c.	35,300 00	27,534 00	27,534 00
Melville, Sask., 1952, 5 p.c.	10,000 00	8,200 00	8,200 00
St. Henri, Que., 1938, 4 p.c.	5,000 00	4,250 00	4,250 00
St. Therese de Blainville, Que., 1919 to 1927, 4 p.c.	8,781 39	8,078 88	8,078 88
Swift Current, 1941 to 1945, 6 p.c.	6,578 04	6,380 70	6,380 70
Watrous, 1922 to 1956, 5½ p.c.	1,125 54	870 00	870 00
Counties—			
Greenville, S.C., 1933, 4½ p.c.	5,000 00	4,950 00	5,200 00
Mecklenburg, N.C., 1936, 5 p.c.	5,000 00	5,200 00	5,550 00
District—			
Greater Winnipeg, 1920, 5 p.c.	25,000 00	24,750 00	24,750 00
Schools—			
Moosejaw, Sask., 1919 to 1954, 5 p.c.	4,655 12	4,236 15	4,236 15
Westmount, 1950, 5 p.c.	14,000 00	12,740 00	13,720 00
Railways—			
Aurora, Elgin, and Chicago Ry. Co. 1st and Ref. Mtge., 5 p.c.	5,000 00	3,000 00	2,750 00
Can. Nor. Ry., 1st Mtge. Land Grant, 1919, 4 p.c.	50,000 00	50,000 00	47,000 00

THE WESTERN—*Continued.*

SCHEDULE B—*Concluded.*

Held with Insurance Departments or with trustees in the United States, viz.:—Concluded.

Railways—Concluded.			
Can. Nor. Ry. (g'teed by Prov. of Man.), 1930, 4 p.c.	137,726 66	117,471 59	118,444 92
Can. Nor. Ry. (Imperial Rolling Stock Co., Ltd.,) 1st Mtge., 1920, 4½ p.c.	50,000 00	49,000 00	48,500 00
C.P.R. (Special Invt. Fund Note Cert.), 1924 6 p.c.	2,500 00	2,525 00	2,575 00
Chicago Ry. Co., 1st Mtge., 1927 or earlier, 5 p.c.	5,000 00	4,550 00	4,850 00
Chicago, Milwaukee and St. Paul Ry. Gen. Mtge. Series "A", 1989, 4 p.c.	8,000 00	6,720 00	6,080 00
Chicago, Milwaukee and St. Paul Ry., Convertible Gold, 1932, 4½ p.c.	600 00	528 00	474 00
Chicago, Milwaukee and St. Paul Ry., General and Refunding Mtge., Series "B" conv., 2014, 5 p.c.	1,200 00	1,128 00	984 00
Duluth Street Ry., General Mtge., (g'teed by the Duluth Superior Traction Co.), 1930, 5 p.c.	25,000 00	18,750 00	20,000 00
Los Angeles, California Ry. Corporation, 1st and Ref. Mtge. S. F., 1940, 5 p.c.	105,000 00	82,950 00	77,700 00
Minneapolis and St. Paul Street Ry. Co., Jt. Cons. Mtge. (g'teed by Twin City Rapid Transit Co.), 1928, 5 p.c.	5,000 00	4,750 00	5,150 00
Niagara, St. Catharines and Toronto Ry. Co., 1st mtge., 1929, 5 p.c.	25,000 00	22,500 00	23,500 00
Porto Rico Railways Co., 1st Mtge., S. F., 1936, 5 p.c.	25,000 00	20,750 00	20,750 00
Miscellaneous—	Par value.	Book value.	Market value.
Canada Landed and National Investment Company, 1920, 5 p.c.	$ 20,000 00	$ 20,000 00	$ 20,000 00
Canadian Western Natural Gas, Light, Heat and Power Co., Ltd., (1st Mtge.), 1936, 5 p.c.	2,053 73	1,540 30	1,540 30
Central Canada Loan and Savings Co., 1920, 4 p.c.	200,000 00	200,000 00	200,000 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c.	100,000 00	100,000 00	100,000 00
Consolidated Gas Co. of New York, 1920, 6 p.c.	2,500 00	2,725 00	2,600 00
Imperial Trusts Corp. (g'teed Investment receipt), 1919, 5 p.c.	35,000 00	35,000 00	35,000 00
Mortgage Bond Co. of New York (Series 3), 1922/1932, 5 p.c.	10,000 00	9,200 00	9,500 00
Provincial Light, Heat and Power Co., 1st Mtge., (g'teed by Montreal L. H. & P. Co.), 1946, 5 p.c.	89,000 00	82,770 00	87,220 00
Simpson, (Robt.), Western, Ltd., 1920, 6 p.c.	40,000 00	40,000 00	39,000 00
Toronto Savings and Loan Co., 1919, 4 p.c.	25,000 00	25,000 00	25,000 00
Toronto Savings and Loan Co., 1922, 5 p.c.	25,000 00	25,000 00	25,000 00
Totals held in United States	$3,177,330 46	$3,055,311 27	$3,050,069 63
Other bonds—			
Cape of Good Hope Con. Stock, 1943, 3 p.c. (on deposit at Pretoria)	$ 29,200 00	$ 18,980 00	$ 18,980 00
Total par, book and market values	$3,206,530 46	$3,074,291 27	$3,069,049 63

THE WESTERN—*Concluded.*

SCHEDULE C.

Stocks owned by the Company:—			
551 shares Canadian Bank of Commerce	$ 55,100 00	$ 111,302 00	$ 111,302 00
2,044 shares Canada Permanent Mtge Corp.	20,440 00	34,528 00	33,930 40
300 shares Dominion Savings and Investment Society	15,000 00	11,700 00	11,250 00
30 shares Toronto General Trusts Corporation.	3,000 00	6,210 00	6,210 00
12 shares Baltimore and Ohio Ry. Co. (pref.)	1,200 00	768 00	672 00
22½ shares Baltimore and Ohio R.R.C. (com.)	2,250 00	1,462 50	1,125 00
19,683 shares British America Assurance Co.	492,075 00	393,660 00	403,501 50
220 shares Chicago & North Western Ry. Co., (com.)	22,000 00	23,720 00	21,120 00
700 shares Lehigh Valley Ry. Co.	35,000 00	45,150 00	37,800 00
82 shares Lehigh Valley Coal Sales Co., (10 p.c.—stock bonus, 30 p.c.	4,100 00	6,970 00	6,970 00
240 shares Louisville & Nashville Ry. Co.	24,000 00	29,760 00	28,560 00
300 shares Minneapolis, St. Paul & Sault Ste. Marie Ry. (com.)	30,000 00	30,300 00	27,300 00
80 shares Illinois Central Ry. Co.	8,000 00	8,240 00	7,760 00
100 shares Chicago, Milwaukee & St. Paul Ry. Co. (com.)	10,000 00	6,300 00	3,900 00
125 shares Can. Pac. Ry. Co.	12,500 00	20,125 00	20,000 00
100 shares Northern Pacific Ry. Co. (com.)	10,000 00	10,000 00	9,400 00
100 shares Union Pacific R.R. Co. (com.)	10,000 00	13,600 00	12,900 00
100 shares Consolidated Gas Co. of New York.	10,000 00	10,800 00	10,100 00
120 shares Union Trust Co.	12,000 00	16,800 00	16,800 00
Total par, book and market values	$ 776,665 00	$ 781,395 50	$ 770,600 90

THE YORKSHIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—EDWIN GRAY.

General Manager and Secretary—JAMES HAMILTON.

Principal Office—St. Helen's Square, York, England.

Manager in Canada—P. M. WICKHAM.

Head Office in Canada—136 St. James St., Montreal.

(Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 4,860,000 00
Amount subscribed	4,293,790 00
Amount paid in cash	627,197 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*)		$ 532,362 82

Other Assets in Canada.

Value of real estate held by the company			808,000 00
Amount secured by way of loans on real estate, by bonds or mortgage, first liens			1,689,550 00
Fire and life premiums, taxes, etc., chargeable on above mortgages			20,661 95
Bonds and debentures held by the company, viz.:—			
	Par value.	Market value.	
Dominion of Canada (4) War Loan, 1937, 5 p.c.	$ 12,000 00	$ 11,520 00	
Dominion of Canada (4) War Loan, 1922, 5½ p.c.	10,000 00	10,000 00	
Total par and market values	$ 22,000 00	$ 21,520 00	
Carried out at market value			21,520 00
Cash at head office in Canada			12,454 20
Cash on deposit with Manitoba Workman's Compensation Com			4,332 61
Cash in banks, viz.:—			
Canadian Bank of Commerce, Montreal		$ 66,180 93	
La Banque Provinciale, Montreal		5,873 68	
Standard Bank of Canada		10,355 04	
Total cash in banks			82,409 65
Agents' balances and premiums uncollected, viz.:—			
Fire ($4,211.64 on business prior to Oct. 1, 1918)		73,355 64	
Accident, ($17.06 on business prior to Oct. 1, 1918)		1,324 30	
Live Stock ($106.84 on business prior to Oct. 1, 1918)		1,736 95	
Automobile, excluding Fire Risk, ($41.30 on business prior to Oct. 1, 1918)		1,890 55	
Employers' Liability ($224.28 on business prior to Oct. 1, 1918)		12,434 90	
Plate Glass ($14.81 on business prior to Oct. 1, 1918)		1,393 11	
Sickness ($15.92 on business prior to Oct. 1, 1918)		1,183 26	
Total			93,318 71
Interest due, $5,293.96; accrued, $36,794.71			42,088 67
Rents due, $71.00; accrued, $1,959.66			2,030 66
Office furniture and plans			14,915 58
Total assets in Canada			$ 3,323,644 85

THE YORKSHIRE—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 18,946 05	
Net amount of fire claims, resisted, in suit	7,287 00	
Net amount of fire claims, resisted, not in suit	2,000 00	
Net amount of accident claims, unadjusted	1,500 00	
Net amount of automobile (excluding fire risk) claims, unadjusted	5,000 00	
Net amount of employers' liability claims, unadjusted	25,000 00	
Net amount of plate glass claims, unadjusted ($7,000 accrued prior to 1919)	600 00	
Net amount of live stock claims, unadjusted	3,283 00	
Net amount of sickness claims, unadjusted	1,500 00	
Total net amount of unsettled claims		$ 65,116 05
Reserve of unearned premiums, viz.:—		
Fire	$ 341,082 00	
Accident	5,348 92	
Automobile (excluding Fire Risk)	15,573 66	
Employers' Liability	14,363 06	
Live Stock	12,744 98	
Plate Glass	5,542 10	
Sickness	3,121 32	
Total, $397,776.04; carried out at 80 per cent		318,220 83
Taxes due and accrued (estimated)		18,049 00
Commission accrued, fire		700 00
Total liabilities in Canada		$ 402,085 88

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Automobile (excluding Fire Risk)	Employers' Liability.	Live Stock.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	533,745 31	15,767 49	46,876 51	68,232 47	34,929 43	10,453 50	10,806 08
Less reinsurance	4,303 59	88 14			−8 13		
Less return premiums	79,616 87	3,442 10	11,338 34	8,345 06	2,914 92	2,851 04	2,510 45
Total deduction	83,920 46	3,530 24			2,906 79		
Net cash received	449,824 85	12,237 25	35,538 17	59,887 41	32,022 64	7,602 46	8,295 63

Net cash received for premiums for all classes of business		$ 605,408 41
Cash received for interest in investments		127,323 58
Rents		4,540 74
Total income in Canada		$ 737,272 73

THE YORKSHIRE—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Automobile (excluding Fire Risk)	Employers' Liability.	Live Stock.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	42,656 50			23,047 42		2,553 15	
Less savings and salvage.	2,716 25			7 00		59 20	
Net payment for said claims	39,940 25	138 51	796 67	23,040 42	3,081 48	2,493 95	699 78
Paid for claims occurring during the year.	217,087 64	2,629 88	7,940 90	12,006 24	13,116 60	3,192 70	4,715 24
Less savings and salvage.	750 18		59 90	135 73		46 00	
Less reinsurance	2,363 00						
Total deduction	3,113 18						
Net payment for said claims	213,974 46		7,881 00	11,870 51		3,146 70	
Total net payment for claims	253,914 71	2,768 39	8,677 67	34,910 93	16,198 08	5,640 65	5,415 02

Total net payments for all classes of business	$	327,525 45
Commission and brokerage: Fire, $91,205.74; Other, $34,832.02		126,037 76
Taxes: Fire, $12,278.26; Other, $3,758.18		16,036 44
*Salaries, fees and travelling expenses: Salaries: Head Office, $31,925.54; fees: directors, $820.00; auditors' fees, $634.66; travelling expenses, officials, $4,791.91; agents, $1,395.83		39,567 94
†Miscellaneous expenditure: viz: Advertising, $354.00; furniture and fixtures, $1,217.03; legal expenses, $290.74; maps and plans, $1,597.09; postage, telegrams and express, $3,423.34; printing and stationery, $4,540.43; rents, $5,310.12; underwriters' boards, associations, etc., $5,831.92; light, $216.88; sundries, $1,382.33; bad debts, $38.55		24,202 43
Total expenditure in Canada	$	533,370 02

*($28,092.34 belongs to Fire business.)
†($18,333.88 belongs to Fire business.)

THE YORKSHIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	24,589	53,094,447	635,098 67	403	1,413,500	7,337 92
Taken in 1918—New	17,062	43,308,253	541,988 96	239	1,088,700	7,261 44
Renewed				421	1,378,500	6,685 81
Totals	41,651	96,402,700	1,177,087 63	1,063	3,880,700	21,285 17
Less ceased	16,321	39,320,667	490,235 60	605	1,999,000	10,475 66
Gross in force at end of 1918	25,330	57,082,033	686,852 03	458	1,881,700	10,809 51
Less reinsured	93	932,205	5,747 93	8	57,000	111 67
Net in force at end of 1918	25,237	56,149,828	681,104 10	450	1,824,700	10,697 84

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk.)			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	449	449,000	21,301 64	188	1,920,000	26,113 75
Taken in 1918—New	920	920,000	46,758 19	62	620,000	54,984 22
Renewed	10	10,000	309 60	135	1,350,000	19,022 18
Totals	1,379	1,379,000	68,369 43	385	3,890,000	100,120 15
Less ceased	825	825,000	37,222 11	199	2,410,000	71,156 61
Gross and net in force at end of 1918	554	554,000	31,147 32	186	1,480,000	28,963 54

THE YORKSHIRE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.						
	Live Stock.			Plate Glass.		Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.		$ cts.
Gross in force at end of 1917	410	251,608	16,823 39	292	8,739 11	308	5,224 03
Taken in 1918—New	702	720,290	35,630 86	208	4,584 97	195	3,854 11
Renewed				243	5,806 18	331	5,164 00
Totals	1,112	971,898	52,454 25	748	19,130 26	834	14,242 14
Less ceased	690	678,404	26,964 29	364	10,308 38	483	7,999 50
Gross and net in force at end of 1918	422	293,494	25,489 96	384	8,821 88	351	6,242 64

SCHEDULE B.

Bonds and debs. on deposit with Receiver General, viz:—	Par value.	Market value.
Governments—		
Dom. of Canada registered stock, 1930/50, 3½ p.c.	$ 72,513 33	$ 55,835 00
Dom. of Canada bonds, 1920/1925, 4½ p.c.	42,340 00	41,069 00
Dom. of Canada (2) War Loan, 1931, 5 p.c.	32,500 00	31,525 00
Dom. of Canada (3) War Loan, 1937, 5 p.c.	43,000 00	41,280 00
Prov. of Manitoba (Tel. and Tel. System), 1947, 4 p.c.	25,000 00	20,500 00
British War Loan, 1929/1947, 5 p.c.	85,486 65	83,949 82
India stock, 1948, 3 p.c.	24,333 33	14,113 00
Cities—		
Fort William, 1928, 5 p.c.	14,250 00	13,537 00
Fort William (Hospital), 1928, 5 p.c.	18,000 00	17,100 00
Fort William, 1938, 5 p.c.	6,000 00	5,580 00
Kamloops, 1936, 5 p.c.	20,000 00	17,600 00
Port Arthur, 1940, 4½ p.c.	24,333 33	21,170 00
Regina, 1939, 4½ p.c.	24,333 33	20,927 00
School—		
Montreal, R.C., 1948, 4 p.c.	22,000 00	18,260 00
Railways—		
Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed. by Prov. of Alta.), 1959, 5 p.c.	35,000 00	30,450 00
Can. Nor. Ry. 1st mtge. (g'teed. by the Prov. of Man.), 1929, 4 p.c.	24,333 33	20,927 00
New Brunswick Coal and Ry. Co., 1st mtge. (g'teed. by Prov. of N.B.), 1953, 4 p.c.	26,000 00	20,540 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1921, 4¾ p.c.	58,000 00	58,000 00
Total on deposit with Receiver General	$ 597,423 30	$ 532,362 82

(*For General Business Statement, see Appendix.*)

STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam Boiler, Burglary, Sickness, Inland Transit

AND OTHER

INSURANCE COMPANIES

TRANSACTING BUSINESS

OTHER THAN FIRE AND LIFE.

LIST OF COMPANIES

LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA BUSINESS OF INSURANCE OTHER THAN FIRE OR LIFE, DURING THE YEAR ENDED DECEMBER 31, 1918.

ACCIDENT INSURANCE.

The Ætna Casualty and Surety Company.
Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Canada Accident Assurance Company. (*See* Fire Statement.)
Car and General Insurance Corporation (Limited). (*See* Fire Statement).
Continental Casualty Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.
Loyal Protective Insurance Company.
Maryland Assurance Corporation.
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The North American Accident Insurance Company. (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Preferred Accident Insurance Company of New York.
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement.)
Scottish Metropolitan Assurance Company (Limited.) *See*(Fire Statement.)
Security Mutual Casualty Company.
The Travelers Indemnity Company, Hartford, Conn.,
The Travelers Insurance Company, Hartford, Conn.
United Commercial Travelers of America, The Order of.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK).

Ætna Insurance Company. (*See* Fire Statement.)
Alliance Assurance Company (Limited). (*See* Fire Statement.)
British America Assurance Company. (*See* Fire Statement.)
The British Crown Assurance Corporation, (Limited.) (*See* Fire Statement.)

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK)—*Concluded.*

British Traders' Insurance Company (Limited). (*See* Fire Statement.)
The Canada Accident Assurance Company. (*See* Fire Statement.)
Car and General Assurance Corporation, (Limited). (*See* Fire Statement.)
Columbia Insurance Company. (*See* Fire Statement.)
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employer's Liability Assurance Corporation (Limited). (*See* Fire Statement.
Equitable Fire and Marine Insurance Company. (*See* Fire Statement.)
Fireman's Fund Insurance Company. (*See* Fire Statement.)
General Accident Fire and Life Assurance Corporation (Limited.) (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
London and Lancashire Fire Insurance Company (Limited). (*See* Fire Statement.)
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.
The Marine Insurance Company (Limited). (*See* Fire Statement.)
National-Ben Franklin Fire Ins. Co., of Pittsburgh, Pa. (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement).
Niagara Fire Insurance Company. (*See* Fire Statement.)
The North American Accident Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee. (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Phœnix Insurance Company. (*See* Fire Statement.)
Providence Washington Insurance Company. (*See* Fire Statement.)
Queen Insurance Company of America. (*See* Fire Statement.)
The Royal Exchange Assurance. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
Scottish Metropolitan Assurance Company (Limited). (*See* Fire Statement).
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Union Insurance Society of Canton, Limited. (*See* Fire Statement.)
The Union Marine Insurance Company (Limited). (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)
The Yorkshire Insurance Company (Limited). (*See* Fire Statement).

AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK.)

The Ætna Casualty and Surety Company.
Alliance Assurance Company (Limited.) (*See* Fire Statement.)
British America Assurance Company. (*See* Fire Statement.)
The British Crown Assurance Corporation, Limited. (*See* Fire Statement.)
British Traders' Insurance Company (Limited). (*See* Fire Statement.)
The Canada Accident Assurance Company. (*See* Fire Statement.)

AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK)—*Concluded.*

The Canadian Surety Co.
Car and General Assurance Corporation (Limited). (*See* Fire Statement.)
Columbia Insurance Company. (*See* Fire Statement.)
Continental Casualty Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corp. (Limited). (*See* Fire Statement.)
Equitable Fire and Marine Insurance Company. (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
General Accident Fire and Life Assurance Corporation (Limited). (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Maryland Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The North American Accident Insurance Company. (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Phœnix Insurance Company. (*See* Fire Statement.)
The Preferred Accident Insurance Company of New York.
Providence Washington Insurance Company. (*See* Fire Statement.)
Queen Insurance Company of America. (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Railway Passengers Assurance Company.
The Royal Exchange Assurance. (*See* Fire Statement.)
Scottish Metropolitan Assurance Company (Limited). *See* Fire Statement.)
The Scottish Union and National Insurance Company.(*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
Union Insurance Society of Canton, Limited. (*See* Fire Statement.)
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

BURGLARY INSURANCE.

The Ætna Casualty and Surety Company.
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Canadian Surety Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corp. (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)

BURGLARY INSURANCE—*Concluded.*

The London Guarantee and Accident Company (Limited). (*See* Fire Statement)
Maryland Casualty Company.
The North American Accident Insurance Company. (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Railway Passengers Assurance Company.
Scottish Metropolitan Assurance Company (Limited). (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.

EXPLOSION INSURANCE.

The Automobile Insurance Company of Hartford, Conn. (*See* Fire Statement.)
The Globe and Rutgers Fire Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

GUARANTEE INSURANCE.

The Ætna Casualty and Surety Company.
Alliance Assurance Company (Limited). (*See* Fire Statement.)
American Surety Company of New York.
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Canadian Surety Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guarantee Company of North America.
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
International Fidelity Insurance Company.
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Maryland Casualty Company.
National Surety Company.
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement).
Railway Passengers Assurance Company.
The Scottish Metropolitan Assurance Company (Limited). (*See* Fire Statement.)
The United States Fidelity and Guaranty Company.

HAIL INSURANCE.

The Acadia Fire Insurance Company. (*See* Fire Statement.)
American Central Insurance Company. (*See* Fire Statement.)
British America Assurance Company. (*See* Fire Statement.)

HAIL INSURANCE—*Concluded.*

British Traders Insurance Company (Limited). (*See* Fire Statement.)
Car and General Assurance Corporation (Limited). (*See* Fire Statement.)
The Connecticut Fire Insurance Company. (*See* Fire Statement.)
The Dominion Fire Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Excess Insurance Company Limited.
General Accident Fire and Life Assurance Corporation (Limited). (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
The Hudson Bay Insurance Company. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
Union Insurance Society of Canton (Limited). (*See* Fire Statement.)
Westchester Fire Insurance Company. (*See* Fire Statement.)

INLAND TRANSPORTATION INSURANCE.

The American and Foreign Marine Insurance Company.
The Automobile Insurance Company of Hartford, Conn. (*See* Fire Statement.)
British America Assurance Company. (*See* Fire Statement.)
The British and Foreign Marine Insurance Company (Limited.)
Columbia Insurance Company. (*See* Fire Statement.)
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
The Marine Insurance Company (Limited). (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
The Ocean Marine Insurance Company (Limited.)
Queen Insurance Company of America. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
Union Assurance Society (Limited.) (*See* Fire Statement.)
Union Insurance Society of Canton (Limited). (*See* Fire Statement.)
The Union Marine Insurance Company (Limited). (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

LIGHTING INSURANCE.

The Automobile Insurance Company of Harftord, Conn. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

PLATE GLASS INSURANCE.

The Ætna Casualty and Surety Company.
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Canadian Surety Company.
The Casualty Company of Canada.
Dominion Gresham Guarantee and Casualty Company.

PLATE GLASS INSURANCE—*Concluded.*

The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
Lloyds Plate Glass Insurance Company of New York.
The London and Lancashire Guarantee and Accident Company of Canada.
Maryland Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The Mount Royal Assurance Company. (*See* Fire Statement.)
The National Provincial Plate Glass and General Insurance Company (Limited).
The New York Plate Glass Insurance Company.
The North American Accident Insurance Company. (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement).
Railway Passengers Assurance Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SICKNESS INSURANCE.

The Ætna Casualty and Surety Company.
Alliance Assurance Company (Limited). (*See* Fire Statement.)
Alliance Nationale. (*See* Life Statement, Vol. II.)
Artisans, La Societe des, Canadiens Français. (*See* Life Statement, Vol. II.)
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Canadian Order of the Woodmen of the World. (*See* Life Statement, Vol. II.)
Car and General Insurance Corporation (Limited). (*See* Fire Statement.)
Catholic Mutual Benefit Association of Canada, The Grand Council of the. (*See* Life Statement, Vol. II.)
Continental Casualty Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
The Independent Order of Foresters. (*See* Life Statement ,Vol. II.)
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Loyal Protective Insurance Company.

SICKNESS INSURANCE—*Concluded.*

Maryland Assurance Corporation.
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The North American Accident Insurance Company. (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Preferred Accident Insurance Company of New York.
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Royal Guardians. (*See* Life Statement, Vol. II.)
Scottish Metropolitan Assurance Company, (Limited). (*See* Fire Statement.)
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See* Life Statement, Vol. II.)
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SPRINKLER LEAKAGE INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
The Ætna Casualty and Surety Company.
American Lloyds, Underwriters at. (*See* Fire Statement.)
The British and Foreign Marine Insurance Company (Limited).
The Eagle, Star and British Dominions Insurance Company (Limited). (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
Maryland Casualty Company.
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada.
The Employers' Liability Assurance Corp. (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Hartford Steam Boiler Inspection and Insurance Company.
Maryland Casualty Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.

TITLE INSURANCE.

Chartered Trust and Executor Company.

TORNADO INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
American Central Insurance Company. (*See* Fire Statement.)

TORNADO INSURANCE—*Concluded.*

The Continental Insurance Company. (*See* Fire Statement.)
Fidelity-Phenix Fire Insurance Company of New York. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
The Insurance Company of the State of Pa. (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
National Union Fire Insurance Company of Pittsburgh, Pa. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee, Wis. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

*THE ÆTNA CASUALTY AND SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—M. G. BULKELEY.

Secretary—D. N. GAGE.

Principal Office—Hartford, Conn.

Chief Agent in Canada—T. H. CHRISTMAS.

Head Office in Canada—160 St. James St., Montreal.

(Incorporated, 1853. Dominion license issued, Oct. 29, 1917.)

CAPITAL.

Amount of capital authorized	$10,000,000 00
Amount subscribed and paid in cash	2,000,000 00

EXPENDITURE IN CANADA.

Travelling expenses of head office officials	$ 204 54
Miscellaneous expenditure, viz.: Publication, certificate of authority, $37.50; publication application for release of securities, $49	86 50
Total expenditure in Canada	$ 291 04

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

INCOME.

Total net cash received for premiums	$ 8,989,177 96
Interest and dividends	363,623 70
Gross profit on sale or maturity of bonds	2,525 00
Total income	$ 9,355,326 66

DISBURSEMENTS.

Net amount paid for claims	$ 3,575,045 98
Investigation and adjustment of claims	329,241 05
Commissions or brokerage (less amount received on return premiums and reinsurance)	1,660,659 15
Cash paid stockholders for interest or dividends	240,000 00
Salaries, travelling and all other expenses of agents not paid by commissions	422,930 58
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	369,664 68
Inspections (other than medical and claim)	76,220 02
State taxes on premiums, Insurance Department licenses and fees	146,994 46
Rents	66,077 86
All other taxes, licenses and fees	223,574 22
Agents' balances charged off	1,481 88
All other disbursements	280,559 16
Total disbursements	$ 7,392,449 04

*This company has retired from business in Canada and its deposit with the Receiver General has been released.

THE ÆTNA CASUALTY—*Concluded.*

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 1,442,100 00
Loans secured by pledge of bonds, stocks, or other collaterals	605,815 05
Premiums in course of collection	1,582,827 01
Book value of bonds and stocks	6,591,985 15
Cash on hand, in trust companies and in banks	2,094,271 96
Bills receivable and sundry ledger assets	59,672 67
Total ledger assets	$12,376,671 84

NON-LEDGER ASSETS.

Reinsurance on paid claims	14,156 74
Interest accrued	131,330 82
Estimated recovery LaSalle St. Trust and Savings Bank loss	6,531 58
Market value of bonds and stocks over book value	209,889 85
Gross assets	$12,738,580 83
Deduct assets not admitted	256,429 32
Total admitted assets	$12,482,151 51

LIABILITIES.

Net amount of unpaid claims	$ 2,997,002 49
Expenses of investigation and adjustment of claims (estimated)	57,670 05
Total unearned premiums	3,496,180 54
Commissions, brokerage and other charges due or to become due to agents or brokers	215,951 35
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	31,109 49
Federal, state and other taxes due or accrued (estimated)	368,347 62
Reinsurance	11,559 95
Dividends declared but unpaid to stockholders	60,000 00
All other liabilities (investment expense)	3,622 95
Total	$ 7,241,444 44
Capital stock paid in cash	2,000,000 00
Surplus beyond capital and other liabilities	3,240,707 07
Total liabilities	$12,482,151 51

EXHIBIT OF PREMIUMS.

—	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1918.
	$ cts.	$ cts.	$ cts.
Accident	22,396 30	19,076 37	19,053 23
Health	3,082 90	2,420 70	2,791 90
Liability	1,698,460 34	1,669,133 95	1,093,740 94
Fidelity	539,414 11	488,504 40	323,996 10
Plate Glass	403,894 42	327,279 55	337,724 97
Burglary and Theft	799,622 49	632,047 96	736,319 66
Sprinkler	345,822 38	230,271 42	336,100 57

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—W. L. H. SIMPSON.
Secretary—JOHN E. HOFFMAN.
Principal Office—Cotton Exchange Building, New York.
Chief Agent in Canada—ROBERT J. DALE.
Head Office in Canada—Montreal.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 300,000 00

ASSETS IN CANADA.

Held solely for protection of Canadian Policyholders.

Bond on deposit with the Receiver General, viz.:—

	Par value.	Market value.
State of New York, 1961, 4 p.c	$ 26,000 00	$ 27,560 00

Carried out at market value	$ 27,560 00

Other Assets in Canada.

Cash at head office in Canada	2,435 35
Total assets in Canada	$ 29,995 35

LIABILITES IN CANADA.

Reserve of unearned premiums, $204.80; carried out at 80 p.c.	$ 163 84
Taxes due and accrued	720 00
Total liabilities in Canada	$ 883 84

INCOME IN CANADA.

Gross cash received for premiums	$ 45,277 73	
Deduct reinsurances, $5,177.75; return premiums, $68.25	5,246 00	
Net cash received for said premiums		$ 40,031 73
Total income in Canada		$ 40,031 73

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years	$ 1,668 85	
Less reinsurance	70 94	
Net payment for said claims	$ 1,597 91	
Paid for claims occurring during the year	$ 14,788 01	
Deduct reinsurances	5,772 57	
Net payment for said claims	$ 9,015 44	
Total net amount paid for claims		$ 10,613 35
Paid for commission or brokerage		7,724 45
Paid for taxes		729 79
Paid for salaries of general and special agents		100 00
Miscellaneous expenditure, viz.: Printing and stationery, $257.16; advertising, $7.50; legal expenses, $5.40		270 06
Total expenditure in Canada		$ 19,437 65

The American and Foreign Marine—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business. Inland Transportation.	
	Amount.	Premiums.
	$	$ cts.
Gross policies in force at Dec. 31, 1917	67,925	495 62
Taken in 1918, new and renewed	127,879	45,277 73
Total	195,807	45,773 35
Less ceased	103,207	45,296 35
Gross and net in force at end of 1918	92,600	477 00
Less reinsured	16,042	67 39
Net amount in force at end of 1918	76,558	409 61

General Business Statement for the Year ending December 31, 1918.

INCOME.

Total amount received for premiums	$ 876,854 51
Total amount received for interest and dividends	81,684 34
Gross increase by adjustment, in book value of bonds	887 17
Total income	$ 959,426 02

DISBURSEMENTS.

Net amount paid for claims	$ 167,985 67
Expenses of adjustment and settlement of claims	5,413 26
Paid stockholders for interest or dividends	60,000 00
Commission or brokerage	123,928 10
Salaries, fees and all other charges of officers, directors, trustees and home office employees.	4,167 89
Rents	817 12
State taxes on premiums, Insurance Department licenses and fees	26,932 23
Federal taxes	59,387 99
Gross decrease, by adjustment, in book value of bonds	1,455 05
Agents' balances charged off	70 57
Inspections and surveys including underwriters' boards and tariff associations	1,249 61
Gross loss on sale on maturity of bonds	11,079 75
All other disbursements	9,272 22
Total disbursements	$ 471,759 46

LEDGER ASSETS.

Book value of bonds and stocks	$ 2,316,539 80
Cash in trust companies and in banks	65,332 66
Agents' balances	86,916 29
Total ledger assets	$ 2,468,788 75

NON-LEDGER ASSETS.

Due from other companies for reinsurance on claims paid	49,419 23
Interest accrued	19,478 59
Gross assets	$ 2,537,686 57
Deduct assets not admitted	226,520 56
Total admitted assets	$ 2,311,166 01

The American and Foreign Marine—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	$ 167,993 00
Total unearned premiums	99,567 85
Federal, state, county and other taxes due or accrued (estimated)	119,600 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	200 00
Total liabilities, except capital	$ 387,360 85
Capital paid up in cash	300,000 00
Surplus over all liabilities	1,623,805 16
Total liabilities	$ 2,311,166 01

RISKS AND PREMIUMS.

For Marine and Inland Risks.

Amount written or renewed during the year	$ 4,851,430,744 00
Premiums thereon	2,415,367 64
Amount terminated during the year	4,786,941,358 00
Premiums thereon	2,428,724 97
Net amount in force at December 31, 1918	66,267,313 00
Premiums thereon	139,957 05

AMERICAN SURETY COMPANY OF NEW YORK

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—F. W. LAFRENTZ.

Secretary—CHARLES W. GOETCHINS.

Principal Office—100 Broadway, New York.

Chief Agent in Canada—W. H. Hall.

Head Office in Canada—26 Wellington St., E., Toronto.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 5,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz:—

	Par value.	Market value.	
Canadian Northern Railway, Winnipeg Terminals, (guaranteed by Prov. Man.) 1939, 4 p.c.	$ 67,000 00	$ 54,940 00	
Carried out at market value			$ 54,940 00

Other Assets in Canada.

Cash in Imperial Bank of Canada, Toronto	6,386 99
Interest accrued	1,340 00
Agents' balances and premiums uncollected, net ($333.53 on business prior to Oct. 1, 1918)	709 63
Total assets in Canada	$ 63,376 62

LIABILITIES IN CANADA.

Net amount of guarantee claims, unadjusted	$ 1,037 88	
Net amount of guarantee claims, resisted, in suit (accrued prior to 1918)	30,001 00	
Total net amount of unsettled claims		$ 31,038 88
Reserve of unearned premiums, $11,948.15; carried out at 80 per cent		9,558 52
Taxes		6,000 00
Total liabilities in Canada		$ 46,597 40

INCOME IN CANADA.

Gross cash received for premiums	$ 31,115 41	
Deduct reinsurances, $2,544.23; return premiums, $2,813.73	5,357 96	
Total net cash received for premiums		$ 25,757 45
Received for interest on investments		2,680 00
Total income in Canada		$ 28,437 45

American Surety—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 886 32	
Deduct savings and salvage	282 80	
Net amount paid for said claims	$ 603 52	
Amount paid for claims occurring during the year	$ 688 15	
Total net amount paid for claims		$ 1,291 67
Commission or brokerage		861 32
Taxes		513 72
Miscellaneous expenditure, viz.: Printing and stationery, $26.48; claim expenses, $16.45; advertising, $6.00		48 93
Total expenditure in Canada		$ 2,715 64

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross in force at date of last statement	3,631	$ 7,324,624	$ 31,642 84
Taken during the year, new	901	2,690,792	15,283 46
Renewed	1,067	4,033,343	14,888 37
Total	5,599	$ 14,048,759	$ 61,814 67
Deduct terminated	2,722	9,435,908	35,124 09
Gross in force at Dec. 31, 1918	2,877	$ 4,612,851	$ 26,690 58
Deduct reinsured		880,600	2,544 23
Net in force, Dec. 31, 1918	2,877	$ 3,732,251	$ 24,146 35

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 3,166,047 91
Book value of bonds and stock owned	7,253,629 52
Cash on hand and in banks or deposited in trust companies	533,483 67
Gross premiums in course of collection	1,008,518 05
Reinsurance recoverable	6,643 66
Excise reinsuring	78,362 59
Other assets	37,006 00
Total ledger assets	$12,083,691 41

NON-LEDGER ASSETS.

Interest accrued	56,710 30
Rents due and accrued	4,804 12
Gross assets	$12,145,205 83
Deduct assets not admitted	778,979 64
Total admitted assets	$11,366,226 19

LIABILITIES.

Total amount of unpaid claims	$ 1,266,030 86
Total unearned premiums	2,892,332 49
Expenses of adjustment of unsettled claims	25,000 00
Commission, brokerage, etc., due or to become due to agents or brokers	87,447 07
Salaries, expenses, etc., due or accrued	67,606 32
Federal, State and other taxes due or accrued (estimated)	181,962 14
Reinsurance due	22,244 45
Premiums paid in advance	143,916 99
Special reserve	500,000 00
Total liabilities, except paid up capital	$ 5,186,540 32
Capital stock paid up	5,000,000 00
Surplus beyond capital and other liabilities	1,179,685 87
Total liabilities	$11,366,226 19

AMERICAN SURETY—*Concluded.*

INCOME.

Net cash received for premiums	$ 4,644,020 52
Received for interest and dividends	348,440 65
Received for rents	369,858 00
Gross profit on sale or maturity of bonds	2,521 88
Increase in advance premiums	65,001 57
All other income	11,159 00
Total income	$ 5,441,001 62

DISBURSEMENTS.

Net amount paid for claims	$ 778,054 41
Investigation and adjustment of claims	138,687 00
Dividends paid stockholders	400,000 00
Commissions or brokerage	714,095 34
Salaries, travelling and all other expenses of agents, not on commission account	905,726 64
Salaries, fees and all other compensations of officers, directors, trustees and home office employees	544,018 28
Inspections	2,260 00
Taxes on real estate and water taxes	99,672 58
State taxes on premiums, Insurance Department licenses and fees	109,916 85
All other licenses, fees and taxes	49,446 00
Rents	74,476 32
Repairs and expenses (other than taxes) on real estate, including rent of building, leased for 99 years	291,279 49
Gross loss on sale or maturity of bonds and stocks	39,076 64
Agents' balances charged off	717 12
All other disbursements	208,885 88
Total disbursements	$ 4,356,312 55

EXHIBIT OF PREMIUMS.

	For Fidelity risks.	For Surety risks.
Premiums on policies written or renewed during the year	$ 2,812,356 79	$ 3,476,902 89
Premiums on risks expired and terminated	2,477,100 02	3,157,569 17
Premiums on policies in force at end of year	2,263,720 97	3,251,199 83

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President and Manager—H. N. ROBERTS.

Vice-President—OLAF E. GRANBERG.

Secretary—J. P. BYRNE.

Principal Office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by Vic., cap. 102, and in 1889 by 52 Vic., cap. 97, and in 1892, by 55–56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed and paid in cash	100,100 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 5,000 00
Book value of bonds and debs. owned by the Company. *(For details, see Schedule B)*		290,016 44
Book value of stocks owned by the Company. *(For details, see Schedule C.)*		40,651 32
Cash at head office and branches		2,180 59
Cash in banks—		
Bank of Nova Scotia, Toronto (savings account)	$ 13,853 17	
Bank of Nova Scotia, Toronto (current account)	2,286 57	
Bank of Nova Scotia, Montreal (current account)	2,868 81	
Total cash in banks		19,008 55
Total ledger assets		$ 356,856 90
Deduct market value of bonds, debs. and stocks under book value		12,232 92
		$ 344,623 98

OTHER ASSETS.

Rents accrued	4,205 82
Office furniture and inspectors' appliances	2,500 00
Outstanding accounts for engineering services	15 00
Agents' balances and premiums uncollected ($1,901.97 on business prior to Oct. 1, 1918)	14,578 10
Gross assets	$ 365,922 90
Deduct assets not admitted	500 00
Net admitted assets of the company	$ 365,422 90

LIABILITIES.

Reserve of unearned premiums, $145,150.53; carried out at 80 per cent	$ 116,120 42
Taxes due and accrued	428 88
Premiums paid in advance	322 55
Reinsurance premiums	200 00
Total liabilities (excluding capital stock)	$ 117,071 85
Excess of assets over liabilities	$ 248,351 05
Capital stock paid in cash	100,100 00
Surplus over all liabilities and capital	$ 148,251 05

THE BOILER INSPECTION—*Continued.*

INCOME.

Gross cash received for premiums	$ 109,106 05	
Deduct reinsurance, $3,027.48; return premiums, $10,873.65	13,901 13	
Net cash received for premiums		$ 95,204 92
Received for interest on investments and net dividends on stocks		16,478 37
Income from all other sources		183 90
Total income		$ 111,867 19

EXPENDITURE.

Amount paid for claims occurring during the year	$ 6,058 06	
Deduct salvages	7 00	
Total net amount paid for claims		$ 6,051 06
Commission or brokerage		12,750 00
Paid for salaries of officials, $12,038.50; salaries of agents, $1,200; directors' fees, $20; travelling expenses, officials, $1,059.50; agents, $257.55; salaries of branch office employers, $1,370.00		15,945 55
Taxes		3,606 64
Miscellaneous expenditure: Advertising, $922.36; furniture and fixtures, $436.83; inspections and surveys, $39,423.04; postage, telegrams, telephones and express, $1,178.93; rent, $3,916.00; exchange, $76.17; legal fees, $10.70; printing and stationery, $1,575.77; miscellaneous expenses, $243.95; tariff associations, $214.49;		48,028 24
Total expenditure		$ 86,381 49

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1917	$ 331,371 20
Amount of income	111,867 19
Total	$ 443,238 39
Amount of expenditure	86,381 49
Net ledger assets, December 31, 1918	$ 356,856 90

RISKS AND PREMIUMS.

Steam Boiler Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	2,402	$ 26,883,164	$ 253,818 56
Taken during the year, new and renewed	721	9,745,250	100,661 20
Total	3,123	$ 36,628,414	$ 354,479 76
Deduct terminated	833	8,495 331	70,086 25
Gross and net in force at December 31, 1918	2,290	$ 28,133,083	$ 284,393 51

SCHEDULE B.

Bonds and debentures owned by the company, viz:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Province of Alberta, 1924, 4½ p.c	$ 15,000 00	$ 14,437 50	$ 14,250 00
Cities—			
London, 1921, 4 p.c	6,000 00	6,000 00	5,760 00
Vancouver, 1942, 3½ p.c	7,000 00	6,686 42	5,040 00
Vancouver, 1946, 4 p.c	7,000 00	6,686 42	5,390 00
Westmount., 1947, 4½ p.c	9,000 00	9,090 00	8,190 00
Towns—			
Maisonneuve, 1946, 4½ p.c	10,000 00	9,761 97	8,300 00
Owen Sound, 1923, 4 p.c	4,000 00	4,013 58	3,720 00
District—			
Burnaby, 1922, 5 p.c	25,000 00	25,500 00	24,000 00
Schools—			
Edmonton, 1919–1938, 5 p.c	10,000 00	10,250 15	9,400 00
Saskatoon, 1921–1940, 5 p.c	20,000 00	20,503 74	18,400 00
Total on deposit with Receiver General	$ 113,000 00	$ 112,929 78	$ 102,450 00

The Boiler Inspection—*Concluded.*

Schedule B.—*Concluded.*

Bonds and debentures owned by the company, *Concluded, viz.:*—

Held by the Company.	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada, (4) War Loan, 1937, 5½ p.c.	$ 55,000 00	$ 54,314 42	$ 55,000 00
Dominion of Canada, (5) War Loan, 1933, 5½ p.c., (partly paid)	20,000 00	16,500 00	16,500 00
Province of Alberta, 1924, 4½ p.c.	15,000 00	14,437 50	14,250 00
Province of Saskatchewan, 1925, 5 p.c.	10,000 00	9,400 00	9,900 00
Cities—			
Hamilton, 1918 to 1919, 4 p.c.	1,882 69	1,796 08	1,845 04
Kamloops, 1956, 5 p.c.	5,000 00	4,769 50	4,200 00
Medicine Hat, 1932–1935, 5 p.c.	12,000 00	11,041 71	10,800 00
Moosejaw, 1921, 4½ p.c.	10,000 00	9,764 00	9,500 00
Regina, 1929, 5 p.c.	10,000 00	9,290 80	9,500 00
Strathcona, 1949, 4½ p.c.	12,000 00	11,786 40	9,660 00
Toronto, 1953, 4½ p.c.	15,000 00	13,893 75	13,800 00
Railway—			
Canada Southern Ry., cons. 1st and ref. mtge. (g'teed by Michigan Central R.R.), 1962, 5 p.c.	19,000 00	20,092 50	20,140 00
Total par, book and market values...	$ 297,882 69	$ 290,016 44	$ 277,485 04

Schedule C.

Stocks owned by the company, viz:—			
628 shares Canada Permanent Mortgage Corp.	$ 6,280 00	$ 7,713 70	$ 10,424 80
75 shares Toronto General Trusts Corp.	7,500 00	11,987 50	15,525 00
200 shares Consumers Gas Co.	10,000 00	20,950 12	15,000 00
Total par, book and market values...	$ 23,780 00	$ 40,651 32	$ 40,949 80

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—G. B. HEYWORTH.

Secretary—WM. GOW.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 1,340,000	$ 6,521,333 33
Amount paid thereon in cash	268,000	1,304,266 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General:—			
Cities—	Par value.	Market value.	
Montreal, 1926, 4 p.c.	$ 112,000 00	$ 104,160 00	
Montreal stock, 1926, 4 p.c.	3,500 00	3,255 00	
Montreal stock, 1927, 4 p.c.	1,500 00	1,380 00	
Total on deposit with Receiver General	$ 117,000 00	$ 108,795 00	
Carried out at market value			$ 108,795 00

Other Assets in Canada.

Interest accrued	780 00
Agents' balances and premiums uncollected	20 00
Total assets in Canada	$ 109,595 00

LIABILITIES IN CANADA.

Reserve of unearned premiums:—		
Inland Transportation	$ 8 44	
Sprinkler Leakage	76 87	
Total, $85.31; carried out at 80 per cent		$ 68 25
Total liabilities in Canada		$ 68 25

THE BRITISH AND FOREIGN MARINE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Inland Transportation.	Sprinkler Leakage.	
	$ cts.	$ cts.	
Gross cash received	400 85	185 00	
Less return premiums	3 46	38 70	
Net cash received	397 39	146 30	
Net cash received for premiums for all classes of business			$ 543 69
Cash received for interest on investments			4,680 00
Total income in Canada			$ 5,223 69

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Inland Transportation.	Sprinkler Leakage.	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	33 78		
Paid for claims occurring during the year	808 94	55 00	
Total net payment for claims	842 72	55 00	
Total net payments for claims for all classes of business			$ 897 72
Commission and brokerage			96 05
Paid for taxes			6 83
Total expenditure in Canada			$ 1,000 60

SESSIONAL PAPER No. 8

The British and Foreign Marine—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Inland Transportation.			Sprinkler Leakage.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	7	6,270	45 75	7	47,500	381 25
Taken in 1918, new	237	264,774	400 85	5	39,500	205 00
Totals	244	271,044	446 60	12	87,000	586 25
Less ceased	241	265,231	429 72	6	57,500	407 50
Gross and net in force at end of 1918	3	5,813	16 88	6	29,500	178 75

The British and Foreign Marine—*Concluded.*

General Business Statement for the Year ending December 31, 1918.

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.	£ s. d.
Balance 31 December, 1917	591,286 19 1	Dividend, less income tax, paid 1st March, 1918	50,250 0 0	
Balance Underwriting Account, 1917	782,503 11 3	Interim dividend, less income tax, paid 1st July, 1918	48,575 10 0	98,825 0 0
Interest Account, 1918	108,927 6 8	Special Dividend of £8 per share		536,000 0 0
Transfer from Reserve Fund	200,000 0 0	Claims, returns, etc., and commissions on profits of 1917, settled in 1918	399,089 18 10	
		Amount transferred to Underwriting Suspense Account to close 1917	120,000 0 0	
				519,089 18 10
		Income tax on profits of 1917 Account		49,472 5 0
		Provision for Income Tax on 1918 A/c		77,000 0 0
		Of which reserved for Dividend	58,834 7 6	
		Leaving net balance	343,496 5 8	
		Balance carried down		402,330 13 2
£	1,682,717 17 0		£	1,682,717 17 0

UNDERWRITING ACCOUNT.

	£ s. d.		£ s. d.
To premiums 1918, less returns, reinsurances and foreign taxes	1,055,052 6 9	Claims, 1918	266,742 5 1
		General Expenses—including directors' and auditors' remuneration	107,801 2 5
		Balance carried down	680,508 19 3
£	1,055,052 6 9	£	1,055,052 6 9

BALANCE SHEET.

		£	s. d.		£	s. d.
Capital—67,000 shares at £20 per share	£ 1,340,000					
Paid up £12 per share		804,000	0 0	Investments	3,063,246	6 0
Reserve Fund	1,200,000			Stamps	1,565	10 11
Less transferred to Profit and Loss	200,000			Cash at bankers and on hand and bills receivable	30,994	6 11
		1,000,000	0 0	Interest and rents accrued but not received	41,084	11 3
Balance Profit and Loss Account brought down		402,330	13 2	Accounts due to Company	579,525	8 10
Balance Underwriting Account		680,508	19 3			
Underwriting Suspense and Reinsurance Accounts		464,504	1 11			
Accounts due by the company		365,072	9 7			
		£ 3,716,416	3 11		£ 3,716,416	3 11

THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—F. W. LAFRENTZ.

Vice-President—SIR GEO. BURN.

General Manager—W. H. HALL.

Secretary—WM. H. BURGESS.

Principal Office—26 Wellington Street East, Toronto.

(Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911. On March 1, 1917, its power was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910, and on August 3, 1917, its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued May 15, 1913.

CAPITAL.

Amount of capital authorized	$ 1,000,000 00
Amount of capital stock subscribed and paid in cash	225,000 00
Amount of premium on capital stock paid in by stockholders	40,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of bonds and debs. (*For details, see Schedule B.*)		$ 339,103 50
Cash at head and branch offices		800 00
Cash in banks, viz.:—		
Bank of Ottawa, Toronto (savings account)	$ 13,354 72	
Union Bank of Canada, Toronto (premium account)	11,443 72	
Union Bank of Canada, Toronto (current account)	491 87	
Union Bank of Canada, Winnipeg	7,151 91	
Royal Bank of Canada, Montreal	4,032 35	
Total cash in banks		36,474 57
Cash advances		33 59
Total ledger assets		$ 376,411 66

The excess of book value of bonds and debentures over market value ($7,769.73), is covered by Investment Reserve fund in Liabilities.

OTHER ASSETS.

Interest accrued		5,271 26
Premiums due and uncollected, viz.:—		
Automobile, excluding Fire Risk, ($312.09 on business prior to Oct. 1, 1918).	1,241 43	
Burglary ($89.11 was on business prior to Oct. 1, 1918)	1,988 93	
Guarantee ($5,978.94 was on business prior to Oct. 1, 1918)	16,382 49	
Plate Glass ($232.28 was on business prior to Oct. 1, 1918)	796 52	
Total, less ($6,803.13 commission, etc.)		13,606 24
Amount due for reinsurance losses, (plate glass)		70 56
Total assets		$ 395,359 72

The Canadian Surety—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of automobile (excluding Fire Risk) claims, unadjusted	$ 131 25	
Net amount of burglary claims	422 00	
Net amount of guarantee claims unadjusted, ($10,200 accrued prior to 1918)	13,438 42	
Net amount of unsettled claims		$ 13,991 67
Reserve of unearned premiums: automobile (excluding fire risk), $1,429.10; burglary, $1,776.54; guarantee, $42,130.85; plate glass, $7,126.87; total, $52,463.36, carried out at 80 per cent		41,970 68
Reinsurance premiums due:—		
Automobile (excluding Fire Risk)	$ 86 47	
Burglary	780 46	
Guarantee	1,126 22	
Plate Glass	208 71	
Total		2,201 86
Taxes due and accrued		3,000 00
Investment Reserve Fund		8,526 84
Total liabilities in Canada		$ 69,691 05

(2) *Liabilities in other Countries.*

Net amount of guarantee claims, unadjusted		$ 733 71
Reserve of unearned premiums, viz.:—		
Burglary	$ 673 35	
Guarantee	14,804 47	
Total, $15,477.82 carried out at 80 per cent		12,382 26
Total liabilities in other countries		$ 13,115 97
Total liabilities in all countries		$ 82,807 02
Surplus of assets over liabilities (except capital)		$ 312,552 70
Capital stock paid in cash		225,000 00
Surplus over liabilities and capital		$ 87,552 70

INCOME.

Premiums.	Class of Business.					
	Automobile (excluding Fire Risk)	Burglary.		Guarantee.		Plate Glass.
	In Canada.	In Canada.	Outside Canada.	In Canada.	Outside Canada.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	4,733 41	3,496 38	1,305 53	108,737 59	37,492 79	11,167 53
Less reinsurance	2,388 71	406 56	.....	11,459 65	12 50	780 12
Less return premiums	526 00	214 06	121 31	25,751 44	6,675 66	1,144 93
Total deduction	2,914 71	620 62	.....	37,211 09	6,688 16	1,925 05
Net cash received	1,818 70	2,875 76	1,184 22	71,526 50	30,804 63	9,242 48

Net cash received for premiums for all classes of business		$ 117,452 29
Cash received for interest on investments		17,886 73
Profit on sale of securities		825 04
Total income		$ 13 ,164 06

THE CANADIAN SURETY—*Continued.*

EXPENDITURE.

Claims.	Class of Business.				
	Automobile (excluding Fire Risk)	Burglary	Guarantee.		Plate Glass.
	In Canada.	In Canada.	In Canada.	Outside Canada.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	.....	.....	1,643 50	.....	.....
Less savings and salvage	.....	.....	489 41	.....	.....
Net paid for said claims	.....	.....	1,154 09	.....	.....
Paid for claims occurring during the year	477 77	1,653 10	15,150 85	1,413 98	3,524 42
Deduct savings and salvage	.....	.....	4,612 28	405 25	18 00
Deduct reinsurances	358 32	.....	77 05	.....	357 33
Total deduction	.....	.....	4,689 33	.....	375 33
Net paid for said claims	.....	.....	10,461 52	.....	.....
Total net paid for said claims	119 45	1,653 10	11,615 61	1,008 73	3,149 09

Total net payments for all claims for all classes of business in all countries	$	17,545 98
Dividends		11,250 00
Commission and brokerage		28,217 56
Taxes		6,167 54
Salaries, fees and travelling expenses:—salaries:—Head office, $32,152.80; fees:— Directors $310; travelling expenses, $2,645.86		35,108 66
Miscellaneous expenditure, viz.:—Advertising, $641.05; furniture and fixtures, $1,106.90; sundries, $1,198.06; postage, telegrams, telephones and express, $1,946.05; printing and stationery, $2,919.26; rents, $2,088.11; Patriotic and Red Cross funds, et., $375; claim expenses, $643.63; underwriters' boards, tariff associations, $274.53		11,192 59
Total expenditure	$	109,482 33

SYNOPSIS OF LEDGER ACCOUNTS:

Amount of net ledger assets at December 31, 1917	$	349,729 93
Amount of cash income		136,164 06
Total	$	485,893 99
Amount of cash expenditure		109,482 33
Balance, net ledger assets, at December 31, 1918	$	376,411 66

THE CANADIAN SURETY—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Automobile (excluding Fire Risk).	Class of Business. In Canada.		
	No.	Amount.	Premiums.
		$	$ cts.
Taken during the year—new	161	1,162,095	5,974 84
Deduct terminated	28	262,500	1,112 19
Gross in force at end of 1918	133	899,595	4,862 65
Deduct reinsured		402,487	2,004 44
Net in force at end of 1918	133	497,108	2,858 21

Burglary Risks.	Class of Business. In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1917	44	120,450	1,034 70				44	120,450	1,034 70
Taken during the year—new	293	474,460	3,779 03	53	486,863	1,405 36	346	961,323	5,184 39
renewed	26	89,700	771 00				26	89,700	771 00
Total	363	684,610	5,584 73				416	1,171,473	6,990 09
Deduct terminated	69	173,217	1,355 03	9	173,125	196 64	78	346,342	1,551 67
Gross in force at end of 1918	294	511,393	4,229 70				338	825,131	5,438 42
Deduct reinsured		140,416	820 77					140,416	820 77
Net in force at end of 1918	294	370,977	3,408 93	44	313,738	1,208 72	338	684,715	4,617 65

The Canadian Surety—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Guarantee Risks.	Class of Business.								
	In Canada.			In other countries.			Total in all countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1918	6,720	16,390,771	93,141 44	960	4,958,146	26,060 84	7,680	21,348,917	119,202 28
Taken during the year—new and renewed	6,596	19,254,951	112,383 50	1,318	7,328,515	35,454 30	7,914	26,583 466	147,837 80
Total	13,316	35,645,722	205,524 94	2,278	12,286,661	61,515 14	15,594	47,932,383	267,040 08
Deduct terminated	7,862	21,118,899	114,115 10	1,192	6,289,864	31,893 70	9,054	27,408,763	145,008 80
Gross in force at end of 1918	5,454	14,526,823	91,409 84	1,086	5,996,797	29,621 44	6,540	20,523 620	121,031 28
Deduct reinsured		1,197,366	7,148 13		5,000	12 50		1,202,366	7,160 63
Net in force at end of 1918	5,454	13,329,457	84,261 71	1,086	5,991,797	29,608 94	6,540	19,321,254	113,870 65

Plate Glass.	Class of Business.	
	In Canada.	
	No.	Premiums.
		$ cts.
Gross in force at end of 1918	53	1,467 29
Taken during the year—new	369	11,030 74
—renewed	23	398 58
Total	445	12,896 61
Deduct terminated	75	2,279 61
Gross in force at end of 1918	370	10,617 00
Deduct reinsured		1,238 05
Net in force at end of 1918	370	9,378 95

The Canadian Surety—*Concluded.*

Schedule B.

Bonds and debentures owned by the Company, viz:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Prov. of Alberta, 1924, 4½ p.c.	$ 10,000 00	$ 9,725 00	$ 9,500 00
Cities—			
Belleville, 1941, 4½ p.c.	10,000 00	9,424 00	9,100 00
Brandon, 1933, 5 p.c.	10,000 00	9,852 00	9,500 00
Fort William, 1952, 4½ p.c.	2,000 00	1,828 40	1,680 00
Guelph, 1932, 5 p.c.	1,514 75	1,553 38	1,484 45
Peterboro, 1920, 3½ p.c.	7,586 96	6,891 23	7,207 61
Stratford, 1932, 4½ p.c.	5,700 00	5,438 94	5,301 00
Sydney, N.S., 1942, 4½ p.c.	15,000 00	13,374 00	13,050 00
Toronto, 1948, 4 p.c.	9,733 33	8,874 85	8,273 33
Victoria, 1936, 4 p.c.	9,733 33	8,867 06	7,981 33
Towns—			
Owen Sound, 1932, 4½ p.c.	10,000 00	9,509 00	9,200 00
Lindsay, 1934, 5½ p.c.	5,000 00	5,172 50	5,100 00
Orillia, 1923, 5 p.c.	2,234 10	2,171 99	2,189 41
Orillia, 1925, 5 p.c.	2,463 10	2,383 54	2,413 83
Swift Current, 1933, 6 p.c.	5,000 00	5,122 50	4,900 00
Waterloo, 1928, 5½ p.c.	2,423 48	2,548 29	2,520 41
Welland, 1934, 5½ p.c.	2,000 00	2,025 00	2,040 00
Township—			
Bruce, 1922, 5 p.c.	9,867 01	9,755 12	9,768 33
School—			
Guelph, P., 1932, 5 p.c.	2,500 00	2,563 74	2,450 00
Total on deposit with Receiver General.	$ 122,756 00	$ 117,080 54	$ 113,659 70

Held by the Company.

Governments—			
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	50,000 00	49,363 15	50,000 00
Dom. of Canada (5) War Loan, 1933, 5½ p.c. (partly paid)	50,000 00	15,000 00	15,000 00
Prov. of New Brunswick, 1939, 3 p.c.	10,000 00	7,900 00	7,300 00
Prov. of Ontario, 1928, 6 p.c.	5,000 00	5,000 00	5,000 00
Prov. of Saskatchewan, 1925, 5 p.c.	5,000 00	4,699 50	4,950 00
Prov. of Saskatchewan, 1932, 5 p.c.,	5,000 00	4,453 00	4,453 00
Gov't. of Newfoundland, 1928, 6½ p.c.	10,000 00	10,000 00	10,000 00
Cities—			
Edmonton, 1933, 5 p.c.	1,000 00	967 70	920 00
Hamilton, 1940, 4 p.c.	1,946 66	1,620 21	1,674 12
London, Ont., 1922, 5½ p.c.	5,000 00	4,881 00	4,881 00
Medicine Hat, 1933, 5 p.c.	10,000 00	9,525 00	9,000 00
Portage Industrial Exhibition Association (g'teed by Portage la Prairie), 1934, 5 p.c.	7,000 00	6,642 30	6,370 00
†Sorel, 1952, 5 p.c.	17,000 00	16,297 90	15,470 00
Windsor, Ont., 1946 to 1949, 5½ p.c.	9,964 20	9,582 52	9,582 52
Winnipeg, Man., 1926, 5 p.c.	5,000 00	4,641 90	4,641 90
Towns—			
Estevan, 1942–43, 5 p.c.	8,000 00	6,885 76	6,640 00
Neepawa, 1944, 6 p.c.	3,000 00	3,091 50	2,910 00
North Bay, 1938–1943, 5 p.c.	12,000 00	11,516 40	11,240 00
Renfrew, 1937 to 1941 5 p.c.	1,877 33	1,785 45	1,792 86
Smith Falls, 1933 to 1935, 5½ p.c.	2,464 54	2,487 31	2,464 54
Sandwich, 1921, 6 p.c.	682 94	700 22	696 59
Sandwich, 1923, 6 p.c.	385 36	397 69	396 92
Sandwich, 1924, 6 p.c.	768 47	795 44	795 44
Sandwich, 1925, 6 p.c.	174 58	181 23	181 56
Transcona, 1944, 6 p.c.	10,000 00	9,950 00	9,700 00
Watrous, 1922 to 1956, 5½ p.c.	1,954 69	1,782 69	1,740 00
Townships—			
Esquimalt, 1963, 5 p.c.	2,000 00	1,760 00	1,640 00
North Vancouver, 1960, 5 p.c.	7,000 00	6,379 80	5,880 00
Richmond, B.C., 1959, 4½ p.c.	7,000 00	5,916 40	5,320 00
St. Vital, Man., (R.M.), 1933, 6 p.c.	1,000 00	1,012 10	1,010 00
Counties—			
Norfolk, 1932, 5 p.c.	5,000 00	4,688 90	4,688 90
Simcoe, 1934 to 1935, 5 p.c.	2,984 08	2,938 76	2,954 23
School—			
†St. Hyacinthe, 1953 to 1960, 4½ p.c.	10,346 29	9,179 13	8,380 49
Total par, book and market values.	$ 391,305 10	$ 339,103 50	$ 331,333 77

*On deposit with Government of New Brunswick.
†On deposit with Government of Quebec.

THE CASUALTY COMPANY OF CANADA.

Statement for the Year ending December 31, 1918.

President and Managing Director—Arthur L. Eastmure.
Secretary—A. W. Eastmure.
Principal Office—Toronto.

(Incorporated May 19, 1911, by an Act of Parliament of Canada 1-2 George V, cap. 63; amended in 1913 by 3-4 George V, 3 cap. 100, amended in 1915 by 5 George V, cap. 62. Dominion licenses issued Nov. 27, 1915.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	69,500 00
Amount paid in cash	21,513 42
Amount of premium on capital stock paid in by stockholders	10,721 58

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures owned, viz.:—

	Par value.	Book value.	Market Value.
On deposit with Receiver General—			
Anglo-French External Loan, 1920, 5 p.c.	$ 2,000 00	$ 1,846 30	$ 1,846 30
Towns—			
Barrie (g'teed by County of Simcoe), 1921-1922, 5 p.c.	2,000 00	1,925 20	1,980 00
Barrie (g'teed by County of Simcoe) 1937-1939, 5 p.c.	3,000 00	2,756 20	2,910 00
North Bay, 1928, 5 p.c.	1,281 07	1,161 99	1,229 82
North Bay, 1929, 5 p.c.	2,289 13	2,066 80	2,197 57
North Bay, 1930, 5 p.c.	1,453 59	1,306 68	1,380 91
Total on deposit with Receiver General	$ 12,023 79	$ 11,063 17	$ 11,544 60
Held by the Company—			
Dominion of Canada (1) War Loan, 1915, 5 p.c.	1,000 00	968 55	990 00
Dominion of Canada, (4) War Loan, 1937, 5½ p.c.	1,000 00	1,000 00	1,000 00
Cities—			
Alberni, B.C., 1934, 6 p.c.	1,100 00	990 00	1,012 00
New Westminster, 1929, 5 p.c.	1,000 00	837 40	837 40
Canadian N. W. Ry., 1942, 4½ p.c.	3,000 00	2,275 80	2,275 80
Total par, book and market values	$ 19,123 79	$ 17,134 92	$ 17,659 80

Carried out at book value	$ 17,134 92
Cash at head office	179 56
Cash in Royal Bank of Canada, Toronto	2,306 03
Total ledger assets	$ 19,620 51

OTHER ASSETS.

Market value of bonds and debentures over book value	524 88
Interest accrued	363 90
Outstanding premiums ($313.43 on business prior to Oct. 1, 1918)	770 71
Office furniture	400 00
Total assets	$ 21,680 00

LIABILITIES.

Net amount of plate glass claims, unadjusted	$ 656 60
Reserve of unearned premiums, $6,503.71, carried out at 80 per cent	5,202 97
All other liabilities in Canada	1,461 05
Total liabilities	$ 7,320 62
Excesss of assets over liabilities	$ 14,359 38
Capital stock paid in cash	21,513 42

The Casualty Company—*Concluded.*

INCOME.

Gross cash received for premiums	$ 5,992 96	
Deduct return premiums	684 60	
Total net cash received for premiums		$ 5,308 36
Interest and dividends		1,109 67
Premium on capital stock		428 32
Total		$ 6,846 35
Received for calls on capital		316 68
Total income		$ 7,163 03

EXPENDITURE.

Paid for claims occurring in previous years	$ 2,498 10	
Paid for claims occurring during the year	2,149 75	
Total amount paid for claims		$ 4,647 85
Commission or brokerage		2,054 15
Paid for taxes		415 57
Salaries and fees: Salaries, head office officials, $300; fees, auditors, $50.00		350 00
Miscellaneous expenditure, viz:—Advertising, $45.17; furniture and fixtures, $12.25; postage; telegrams, telephones and express, $186.67; printing and stationery, $62.10; rent, $135; exchange, etc., $7.53; organization account, (Com. on Common Stock) $1,000; office alterations account, $313.12; general expenses, $291.71		2,053 55
Total expenditure		$ 9,521 12

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1917	$ 21,978 60
Amount of cash income	7,163 03
Total	$ 29,141 63
Amount of cash expenditure	9,521 12
Balance net ledger assets, December, 31 1918	$ 19,620 51

RISKS AND PREMIUMS.

——	Premiums.
	$ cts.
Gross policies in force at December 31, 1917	8,190 21
Taken during the year, new and renewed	6,268 61
Total	14,458 82
Deduct terminated	2,387 43
Gross in force at December 31, 1918	12,071 39
Deduct reinsured	61 58
Net in force at December 31, 1918	12,009 81

CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly The Title and Trust Company.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—HON. W. A. CHARLTON.

1st Vice-President—NOEL MARSHALL.

Manager—JOHN J. GIBSON.

Principal Office—46 King Street W., Toronto.

Incorporated by an Act of Parliament of Canada, 4-5 Edward VII, cap. 162, July 20, 1905. By an Act of the Parliament of Canada, 5 George V, cap. 70, the name was changed to "Chartered Trust and Executor Company." Dominion license issued July 19, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	285,500 00
Amount paid in cash	232,486 99

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate. *(For details, see schedule A.)*	$ 999 36
Amount secured by way of loans on real estate by bond or mortgage, first liens	81,366 05
The same, second liens	644 16
Amount of loans secured by bonds, stocks or other marketable collaterals. *(For details, see ScheduleB)*	6,481 07
Book and market value of bonds and debs. *(For details, see Schedule C.)*	126,065 33
Book and market value of stocks *(For details, see Schedule D.)*	24,705 00
Cash at head office	4,008 98
Cash in Royal Bank of Canada, Toronto	1,038 59
Interest in Real Estate Syndicate	6,833 34
Total ledger assets	$ 252,141 88

OTHER ASSETS.

Interest due, $1,050.76; accrued, $3,665.81	4,716 57
Rents due	260 00
Accounts receivable	13,132 58
Office furniture, plans and automobile	4,390 40
Gross assets	$ 274,641 43
Dedduct assets not admitted	23,633 34
Net assets	$ 251,008 09

LIABILITIES.

Dividends declared but not yet due	$ 6,923 42
Taxes due and accrued	327 16
Total liabilities	$ 7,250 58
Excess of assets over liabilities	$ 243,757 51
Capital paid in cash	232,486 99
Surplus of assets over all liabilities and capital	$ 11,270 52

CHARTERED TRUST AND EXECUTOR COMPANY—*Continued.*

INCOME.

Received for interest on investments and dividends on stocks	$	13,603 66
Profit on sale of securities		418 02
Total net income from real estate and trust business		26,196 22
Rentals safety deposit boxes		38 00
Total	$	40,255 90
Received for calls on capital		28,375 09
Total income	$	68,630 99

EXPENDITURE.

Paid for taxes and license fees	$	2,264 81
Dividends paid during the year at 6 per cent		12,532 87
Salaries, fees and travelling expenses:—Salaries:—Head office, $22,024.24; fees:—Directors, $755.50; auditors, $250; travelling expenses, officials, $56.55		23,086 29
Miscellaneous expenditure, viz.:—Advertising, $1,558.96; furniture and fixtures, $1,880.85; legal expenses, $45.50; postage, telegrams, telephones and express, $644.01; printing and stationery, $681.09; rents, $5,015; moving expense, $2,318.81; general expense, $821.75..		12,965 97
Total expenditure	$	50,849 94

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917	$	232,989 83
Amount of cash income as above		68,630 99
Appreciation in ledger assets		1,371 00
Total	$	302,991 82
Amount of expenditure as above		50,849 94
Balance, net ledger assets at December 31, 1918	$	252,141 88

SCHEDULE A.

Real estate owned by the company, viz.:—

		Book and Market value.
Oshawa, Ont., lots 28-29, plan 159	$	273 19
Toronto, north half lot 16 Highfield Road, plan 409 E		831 16
Totals	$	1,104 35

SCHEDULE B.

Loans on Collaterals, viz.:—	Par value.	Market value.	Amount loaned thereon.
18 shares Provident Land Co., stock	$ 1,800 00	$ 4,950 00	
20 shares Berwick Land Co., Ltd	2,000 00	2,000 00	$ 1,950 00
Assignment of Berwick Land Co., Ltd., agreement	6,337 00	6,337 00	3,268 98
Assignment of $\frac{1}{6}$ share in an estate	43,107 90	43,107 90	1,262 09
	$ 53,244 90	$ 56,394 90	$ 6,481 07

CHARTERED TRUST AND EXECUTOR—*Concluded.*

SCHEDULE C.

Bonds and debentures owned, viz.:—	Par value.	Book and Market value.
Governments—		
Dominion of Canada (5) War Loan, 1922, 5½ p.c.	$ 600 00	$ 600 00
†Dominion of Canada (4) war Loan, 1937, , 5 p.c.	2,000 00	1,920 00
Dominion of Canada (5) War Loan, 1933, 5½ p.c.	17,550 00	17,550 00
Govt. of Newfoundland, 1928, 6½ p.c.	500 00	500 00
Prov. of Saskatchewan, 1932, 5 p.c.	5,000 00	4,288 00
Cities—		
*Fernie, B.C., 1939, 5 p.c.	10,000 00	8,400 00
Fort William, 1927, 5 p.c.	6,000 00	5,760 00
*Lethbridge, 1928, 5 p.c.	55,000 00	50,600 00
Montreal (East).....1953, 5 p.c.	4,000 00	3,560 00
*Moosejaw, 1949, 4½ p.c.	6,000 00	4,920 00
Port Arthur, 1927, 5 p.c.	1,500 00	1,425 00
Towns—		
Dunnville, Ont., 1939, 6 p.c.	2,000 00	1,884 60
Melville, 1952, 5 p.c.	1,000 00	820 00
North Battleford, 1942, 5½ p.c.	1,000 00	870 00
Yorkton, Sask., 1941 to 1942, 5 p.c.	2,177 24	1,850 64
Village—		
Drumheller, 1929, 6 p.c.	500 00	455 00
Municipalities—		
Greater Winnipeg Water District, 1923, 5 p.c.	1,000 00	926 80
Penticton, 1941, 5 p.c.	2,000 00	1,700 00
*Point Grey, B.C., 1929, 5 p.c.	6,000 00	5,100 00
Summerland, B.C., 1940, 5 p.c.	4,000 00	3,440 00
West Kildonan, 1944, 5½ p.c.	1,000 00	950 00
Schools—		
Saskatoon (St. Paul's R.C.), 1928, 5 p.c.	1,347 54	1,347 54
Swift Current, 1944, 6 p.c.	2,000 00	1,980 00
Rural Telephones—		
Lac Pelletier Rural Telephone Co., 1933, 7 p.c.	1,500 00	1,476 60
South La Fleche Rural Telephone, Co., 1933, 7½ p.c.	600 00	609 43
Tribune Rural Telephone Co., 1933, 7½ p.c.	600 00	609 43
Railway—		
Can. Nor. Western Ry., 1st Mtge. (g'teed by Prov. of Alta.) 1942, 4½ p.c.	3,002 73	2,522 29
Total par, book and market values	$ 137,877 51	$ 126,065 33

SCHEDULE D.

Stocks owned, viz.:—	Par value.	Book and Market value.
54 shares Provident Land Co.	$ 5,400 00	$ 14,850 00
35 shares Brazilian Traction	3,500 00	1,855 00
8 shares Imperial Bank	800 00	1,624 00
8 shares Royal Bank	800 00	1,712 00
22 shares Dominion Bank	2,200 00	4,664 00
Total par, book and market values	$ 12,700 00	$ 24,705 00

†$2,000 with Ontario Government.

*These debentures are held by the Receiver General, Ottawa, in respect of the Title insurance business of the company. The Port Arthur, Fort William and Can. Nor. West Ry. debentures are held by the Department of Insurance, Ontario, in respect of the Trust and Title business of the company.

CONTINENTAL CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—H. G. B. ALEXANDER.

Secretary—W. H. BETTS.

Principal Office—Chicago, Ill.

Chief Agent in Canada—A. S. MATTHEW AND Co.

Head Office in Canada—509-511 Richard St., Vancouver, B.C.

(Incorporated, 1914. Dominion license issued, Nov. 6, 1917).

CAPITAL.

Amount of stock authorized, subscribed and paid in cash	$ 6,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadain Policyholders.

	Par value.	Market value.	
Bond on deposit with Receiver General, viz.:—			
Dominion of Canada notes, 1919, 5 p.c	$ 25,000 00	$ 25,000 00	
Carried out at market value			$ 25,000 00

Other Assets in Canada.

Interest due and accrued		520 55
Agents' balances and premiums uncollected; viz.:—		
Accident	$ 1,049 28	
Automobile (excluding Fire Risk)	1,170 47	
Sickness	524 62	
Total ($2,744.37, less commission, $924.56)		1,819 81
Total assets in Canada		$ 27,340 36

LIABILITIES IN CANADA.

Net amount of claims, unadjusted, viz.:—		
Accident	$ 1,992 76	
Automobile (excluding Fire Risk)	493 00	
Sickness	2,491 76	
Total net amount of unsettled claims		$ 4,977 52
Reserve of unearned premiums—		
Accident	$ 1,178 80	
Automobile (excluding Fire Risk)	2,301 07	
Sickness	392 93	
Total reserve, $3,872.80; carried out at 80 per cent		3,098 25
Taxes, due and accrued		500 00
Overdraft at Imperial Bank, Vancouver		898 94
Total liabilities in Canada		$ 9,474 71

THE CONTINENTAL CASUALTY—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Accident.	Automobile (excluding Fire Risk.)	Sickness.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	36,119 92	4,528 75	18,497 76	
Less reinsurance	12 13		0 37	
Less return premiums	787 78	777 90	405 82	
Total deduction	799 91	.....	406 19	
Net cash received	35,320 01	3,750 85	18,091 57	
Net cash received for premiums for all classes of business				$ 57,162 43
Received for interest and dividends on bonds, stocks, etc				1,250 00
Total income in Canada				58,412 43

EXPENDITURE IN CANADA.

——	Class of Business.			
	Accident.	Automobile (excluding Fire Risk).	Sickness.	
	$ cts.	$ cts.	$ cts.	
Paid for claims occurring in previous years	342 84	1,850 00	179 92	
Paid for claims occurring during the year	13,515 59	218 95	12,109 63	
Less reinsurances	.....	.....	12 50	
Net paid for said claims	.....	.....	12,097 13	
Total net paid for said claims	13,858 43	2,068 95	12,277 05	
Total net payments for claims for all classes of business				$ 28,204 43
Commission and brokerage				20,829 10
Taxes				601 02
Miscellaneous expenditure, viz.:—Legal expenses, $434.60; postage, telegrams, telephones and express, $85.85; printing and stationery, $155.65; underwriters' boards, tariff associations, etc., $25; duty, $271.82				972 92
Total expenditure in Canada				$ 50,607 47

The Continental Casualty—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of business.		
	Accident.	Automobile (excluding Fire Risk.)	Sickness.
	Premiums.	Premiums.	Premiums.
	$ cts.	$ cts.	$ cts.
Gross in force at end of 1917	1,047 97	2,188 99	225 37
Taken in 1918—New and Renewed	36.986 80	5,412 82	19,022 38
Totals	38,034 77	7,601 81	19,247 75
Less ceased (including renewed)	35,665 04	2,999 67	18,461 53
Gross in force at end of 1918	2,369 73	4,602 14	786 22
Less reinsured	12 13		0 37
Net in force at end of 1918	2,357 60	4,602 14	785 85

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 75,000 00
Mortgage loans on real estate, first liens	761,370 00
Book value of stocks and bonds held by the company	1,548,827 33
Cash on hand, in trust companies and in banks	177,405 41
Premiums in course of collection	1,252,785 74
Bills receivable	2,524 95
Other ledger assets	278,356 08
Total ledger assets	$ 4,096,269 51

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	33,132 66
Interest accrued	31,591 27
Gross assets	$ 4,160,993 44
Deduct assets not admitted	194,167 30
Total admitted assets	$ 3,966,826 14

LIABILITIES.

Net amount of unpaid claims	$ 815,368 23
Estimated expenses of investigation and adjustment of unpaid claims	1,000 00
Unearned premiums	1,737,278 04
Commissions, brokerage and other charges due or to become due to agents or brokers	310,964 06
Federal, state and other taxes due or accrued (estimated)	116,000 00
Salaries, rents, etc., due and accrued	3,744 13
Voluntary reserve	82,471 68
Total liabilities, except capital stock	$ 3,066,826 14
Capital stock paid up	600,000 00
Surplus over capital and liabilities	300,000 00
Total liabilities	$ 3,966,826 14

THE CONTINENTAL CASUALTY—*Concluded.*

INCOME.

Net cash received for premiums	$ 5,801,912 37
Policy fees required or represented by applications	80,593 50
Interest and dividends	90,140 53
Rents	1,999 92
Agents' balances previously charged off	1,618 84
Gross profit on sale or maturity of bonds	74 73
Gross increase by adjustment in book value of bonds	1,168 38
All other income	5,210 54
Total income	$ 5,982,718 81

DISBURSEMENTS.

Net amount paid for claims	$ 2,202,069 86
Investigation and adjustment of claims	184,727 98
Policy fees retained by agents	80,593 50
Dividends to stockholders	60,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums	1,502,701 89
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	341,540 75
Salaries, travelling and all other expenses of agents not paid by commissions	255,438 28
State taxes on premiums, Insurance Department licenses and fees	104,699 16
Rents	30,841 54
Taxes on real estate	1,028 40
All other licenses, fees and taxes	55,311 56
Agents' balances charged off	226 92
Gross decrease, by adjustment in book value of bonds	115 34
All other disbursements	551,520 57
Total disbursements	$ 5,370,815 75

EXHIBIT OF PREMIUMS.

	Accident.	Auto.	Sickness.
Premiums on risks written or renewed during the year	$ 4,041,215 83	$ 206,578 44	$ 1,353,520 40
Premiums on risks terminated during the year	3,813,825 25	144,094 13	1,243,823 39
Premiums on net amount in force at December 31, 1918	1,902,210 56	123,159 85	527,123 47

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—F. W. EVANS.

Vice-President—WM. HANSON.

General Manager and Secretary—ROBT. WELCH.

Head Office—Montreal.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903, by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912, by 2 Geo. V, cap. 87; and by 2 Geo. V, cap. 88 the foregoing Acts (except cap. 87, 1912), were repealed and the provisions of said cap. 88 substituted therefor. On September 29, 1918 the power of the Company was extended to include Plate Glass insurance under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada, June 6, 1893).

CAPITAL.

Amount of capital stock authorized, subscribed and paid in cash	$ 200,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by company (*For details, see Schedule A*)		$ 3,891 61
Amount secured by agreement of sale of Electrical Department's real estate, stock, plant and equipment		167,160 97
Loan to staff on Victory Loan		159 16
Book value of bonds and debs. (*For details, see Schedule B*)		180,988 14
Cash at head office		172 82
Agents' ledger balances		347 02
Total ledger assets		$ 352,719 72
Deduct market value of bonds and debentures under book value		18,290 20
		$ 334,429 52

OTHER ASSETS.

Interest due, $2,338.25; accrued, $691.62		3,029 87
Rents due		90 00
Furniture and fixtures		3,584 34
Agents' balances and premiums uncollected, viz.:—		
Accident ($2,887.12 prior to Oct. 1, 1918)	$ 8,253 57	
Guarantee, ($893.46 prior to Oct. 1, 1918)	1,511 65	
Sickness, ($1,600.81 prior to Oct. 1, 1918)	6,279 68	
Burglary, ($1,511.70 prior to Oct. 1, 1918)	7,268 88	
Employers' Liability, ($3,317.45 prior to Oct. 1, 1918)	5,276 28	
Automobile, excluding fire risk, ($6,116.49 prior to Oct. 1, 1918)	9,814 21	
Total, $38,404.27 (less $9,576.07 commission)		28,828 20
Bills receivable held by Company (Gtee. claims)		759 87
Amount due for reinsurance losses (Guarantee)		1,500 00
All other non-ledger assets		5,459 05
Gross assets		$ 377,680 85
Deduct assets not admitted		3,500 00
Net assets		$ 374,180 85

THE DOMINION GRESHAM—*Continued.*

LIABILITIES.

Net amount of accident claims, adjusted and unpaid	$ 4,426 42	
Net amount of sickness claims, adjusted and unpaid	7,000 00	
Net amount of burglary claims, adjusted and unpaid	6,634 11	
Net amount of employers' liability claims, adjusted and unpaid	1,313 29	
Net amount of automobile (excluding fire risk), claims, adjusted and unpaid	4,560 05	
Net amount of guarantee claims, adjusted and unpaid	2,499 34	
Total net amount of unsettled claims		$ 26,433 21
Reserve of unearned premiums:—		
Accident	$ 14,197 77	
Guarantee	2,695 51	
Sickness	9,492 89	
Burglary	22,097 37	
Employers' Liability	5,785 82	
Automobile (excluding Fire Risk)	15,107 23	
Total reserve of $69,376.59 carried out at 80 per cent		55,501 28
Taxes due and accrued		1,500 00
Reinsurance premiums:—		
Accident	$ 641 36	
Bulgary	178 37	
Employers' Liability	43 67	
Guarantee	27 03	
Sickness	112 84	
Total		1,003 27
Due and accrued for salaries, rent, advertising, etc		6,563 50
Amount of money borrowed		15,463 68
Due Home Insurance Company		649 73
Total liabilities (excluding capital stock)		$ 107,114 67
Excess of assets over liabilities		$ 267,066 18
Capital stock paid up		200,000 00
Surplus of assets over liabilities and capital		$ 67,066 18

INCOME

Premiums.	Accident.	Automobile (excluding Fire Risk.)	Burglary.	Employers' Liability.	Guarantee.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	43,265 00	39,171 80	48,595 24	24,704 63	7,174 72	23,952 54
Less reinsurance	6,103 25	96 35	426 31	261 38	722 68	805 32
Less return premiums	9,844 44	9,705 60	4,769 21	2,890 94	1,428 31	4,812 22
Total deduction	15,947 69	9,801 95	5,195 52	3,152 32	2,150 99	5,617 54
Net cash received	27,317 31	29,369 85	43,399 72	21,552 31	5,023 73	18,335 00

Net cash received for premiums for the above classes of business		$ 144,997 92
Cash received for interest on investments		8,320 68
Electrical Department earnings		656 83
Total income		$ 153,975 43

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The Dominion Gresham—*Continued.*

EXPENDITURE.

Claims.	Accident.	Automobile (excluding Fire Risk.)	Burglary.	Employers' Liability.	Guarantee.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years.	4,906 72	880 05	2,116 03	2,393 16	750 75	1,621 55
Paid for claims occurring during the year	11,796 23	10,407 17	15,464 48	2,894 27	2,472 09	8,930 21
Less savings and salvage	.....	743 70	108 72	.....	.....	.....
Less reinsurance	711 30	.....	.....	12 00	635 38	173 20
Net payment for said claims	11,084 93	9,663 47	15,355 76	2,882 27	1,836 71	8,757 01
Total net payment for claims	15,991 65	10,543 52	17,471 79	5,275 43	2,587 46	10,378 56

Total net payments for claims for all classes of business	$ 62,248 41
Commission and brokerage	33,643 24
Taxes	3,770 60
Salaries, Fees and Travelling Expenses:—Salaries of head office officials, $16,514.43; Fees:—Directors, $1,500; auditors, $350; travelling expenses of officials, $2,503.10	20,867 53
Miscellaneous Expenditure, viz.:—Advertising, $1,504.94; furniture and fixtures, —$29.20; postage, telegrams, telephones and express, $4,060.44; printing and stationery, $4,512.43; rents, $3,349.71; bad debts, $13.70; sundries, $52.27	13,464 29
Total expenditure	$ 133,994 07

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917	$ 316,624 95
Amount of cash income	153,975 43
Total	$ 470,600 38
Amount of cash expenditure	133,994 07
Balance net ledger assets at December 31, 1918 ($352,719.72, less $16,113.41 ledger liabilities	$ 336,606 31

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.							
	Accident.			Automobile (excluding Fire Risk.)		Burglary.		
	No.	Amount.	Premiums	No.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$ cts.		$	$ cts.
Gross in force at end of 1917	3,029	7,186,009	32,776 82	415	19,060 26	2,702	4,258,724	41,171 54
Taken in 1918—New	1,256	3,250,115	13,154 78	756	40,693 75	1,658	1,097,689	13,064 34
Renewed	3,184	7,589,654	33,084 75	60	2,815 90	2,414	4,251 560	35,780 17
Totals	7,469	18,025,778	79,016 35	1,231	62,569 91	6,774	9,607,973	90,016 05
Less ceased	3,794	9,390,225	44,503 53	759	32,259 10	3,053	4,914,579	45,395 00
Gross in force at end of 1918	3,675	8,635,553	34,512 82	472	30,310 81	3,721	4,693,394	44,621 05
Less reinsured	.....	2,807,971	6,117 27	.....	96 35	.....	83,580	426 31
Net in force at end of 1918	3,675	5,827,582	28,395 55	472	30,214 46	3,721	4,609,814	44,194 74

THE DOMINION GRESHAM—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.						
	Employers' Liability.		Guarantee.			Sickness.	
	No.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		$ cts.		$	$ cts.		$ cts.
Gross in force at end of 1917	139	13,416 46	301	1,819,375	6,926 88	1,774	16,744 34
Taken in 1918—New	125	15,952 01	152	1,055,770	3,938 48	699	8,489 66
Renewed	119	7,346 60	154	931,492	3,762 71	1,979	17,918 48
Totals	383	36,715 07	607	3,806,637	14,628 07	4,452	43,152 48
Less ceased	101	24,882 04	449	2,260,125	8,510 07	2,317	23,354 38
Gross in force at end of 1918	182	11,833 03	158	1,546,512	6,118 00	2,135	19,798 10
Less reinsured	.....	261 38	.....	218,168	726 98	.....	812 32
Net in force at end of 1918	182	11,571 65	158	1,328,344	5,391 02	2,135	18,985 78

SCHEDULE A.

Description of Property.	Actual cost.	Book value.
Brock Avenue Property, Montreal West	$ 4,500	$ 3,891 61
Totals	$ 4,500	$ 3,891 61

SCHEDULE B.

Bonds and debentures owned by the company:—

	Par value.	Book value.	Market value.
*Dominion of Canada (4) War Loan, 1937, 5½ p.c.	$ 30,200 00	$ 29,932 38	$ 29,932 38
Cities—			
Lachine, 1952, 4½ p.c.	25,000 00	25,000 00	21,250 00
*Lethbridge, 1941, 4½ p.c.	31,500 00	31,500 00	25,515 00
*Peterborough, 1931, 3¾ p.c.	15,000 00	14,670 00	12,900 00
*Sydney, 1923, 4 p.c.	5,000 00	4,785 00	4,600 00
*Sydney, 1932-1934, 4 p.c.	15,000 00	13,988 00	12,650 00
*Sydney, 1938, 4 p.c.	5,000 00	4,619 00	4,100 00
*Three Rivers, Que., 1958, 4½ p.c.	6,000 00	6,000 00	5,040 00
*Three Rivers, Que., (St. Maurice Bridge), 1958, 4½ p.c.	15,000 00	15,000 00	12,600 00
Three Rivers, 1958, 4½ p.c.	9,000 00	9,000 00	7,560 00
County of Haldimand, 1919 to 1929, 4 p.c.	14,181 45	13,493 76	13,330 56
School—			
*Montreal, P., 1923, 4 p.c.	13,000 00	13,000 00	12,220 00
Total, par book and market values	$ 183,881 45	$ 180,988 14	$ 161,697 94

*On deposit with Receiver General.

THE EXCESS INSURANCE COMPANY, LIMITED.

*Statement for the Year ending December 31, 1918.

Chairman—C. E. Heath.

Secretary—F. E. Johnston.

Principal Office—London, Eng.

Chief Agent in Canada—Messrs. Anderson and Sheppard.

Head Office in Canada—Moosejaw, Sask.

(Organized, 1894. Commenced business in Canada, April 17, 1918).

Amount of joint stock capital authorized, subscribed and paid in cash, £50,000	$ 243,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General:—

	Par value.	Market value.	
Governments—			
Dominion of Canada, (1) War Loan, 1925, 5 p.c.	$ 60,000 00	$ 59,400 00	
British War Stock, 1929/1947, 5 p.c.	97,333 33	97,333 33	
Total on deposit with Receiver General	$ 157,333 33	$ 156,733 33	
Carried out at market value			$ 156,733 33

Other Assets in Canada.

Cash at Imperial Bank, Moosejaw	918 38
Total assets in Canada	$ 157,651 71

LIABILITIES IN CANADA.

Taxes due and accrued	$ 697 48
Total liabilities in Canada	$ 697 48

INCOME IN CANADA.

Gross cash received for premiums	$ 207,384 95	
Deduct reinsurances, $8,204.77; return premiums, $2,908.13	11,112 90	
Net cash received for premiums		$ 196,272 05
Received for interest on investments		497 38
Total income in Canada		$ 196,769 43

*The Statement here given includes the entire business transacted during 1918.

THE EXCESS INSURANCE COMPANY, LIMITED—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 1,880 00	
Amount paid for claims occurring during the year	$ 58,684 19	
Deduct reinsurances	2,081 65	
Net amount paid for said claims	$ 56,602 54	
Total net amount paid for claims		$ 58,482 54
Commission or brokerage		59,517 60
License fees		625 00
Taxes		3,116 89
Paid for legal fees		1,338 82
Total expenditure in Canada		$ 123,080 85

RISKS AND PREMIUMS IN CANADA.

Risks and Rremiums.	Class of business.		
	Hail.		
	No.	Amount.	Premiums.
		$	$ cts.
Taken in 1918, new	2,328	2,983,145	207,384 95
Less ceased	2,328	2,983,145	207,384 95

(*For General Business Statement, see Appendix.*)

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—R. J. HILLAS.

Vice-President and Secretary—T. E. GATY.

Principal Office—New York City.

Chief Agent in Canada—P. H. BORING.

Head Office in Canada—Montreal.

(Incorporated March 20, 1876. Dominion license issued May 15, 1905.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz:—

	Par value.	Market value.
Government—		
Dominion of Canada (2) War Loan, 1931, 5 p. c	$ 131,000 00	$ 128,180 48
Dominion of Canada (4) War Loan, 1937, 5½ p.c	39,000 00	39,000 00
Cities—		
Sherbrooke, 1943, 5 p.c	15,000 00	14,700 00
Toronto, 1948, 4 p.c	19,953 33	16,960 33
School—		
Toronto, R. C., 1930, 4 p.c	32,000 00	28,160 00
Total on deposit with Receiver General	$ 236,953 33	$ 227,000 81

Carried out at market value		$ 227,000 81

Other Assets in Canada.

Cash at chief agency in Canada		166 49
Cash in Bank of Toronto, Montreal		4,297 54
Interest accrued		2,446 97
Agents' balances and premiums uncollected, viz:—		
Accident	$ 8,182 96	
Automobile (excluding Fire Risk)	141 57	
Burglary	5,840 60	
Employers' Liability	96 91	
Plate Glass	4,233 89	
Sickness	19,050 34	
Steam Boiler	7,414 77	
Total ($44,961.04; less $14,274.89 commission)		30,686 15
Total assets in Canada		$ 264,597 96

LIABILITIES IN CANADA.

Net amount of accident claims, unadjusted	$ 5,928 93	
Net amount of automobile (excluding fire risk) claims, unadjusted	2,997 58	
Net amount of automobile (excluding fire risk) claims, resisted, in suit	1,500 00	
Nat amount of burglary claims, unadjusted	2,135 00	
Nat amount of employers' liability claims, unadjusted	125 00	
Nat amount of plate glass claims, unadjusted	1,702 81	
Nat amount of sickness claims, unadjusted	23,734 67	
Nat amount of steam boiler claims, unadjusted	453 00	
Nat amount of steam boiler claims, resisted, in suit, (accrued prior to 1918)	20,000 00	
Total net amount of unsettled claims		$ 58,576 99

THE FIDELITY AND CASUALTY—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Present value of claims payable by instalment not yet due		$ 2,015 00
Reserve of unearned premiums—		
Accident	$ 38,498 69	
Automobile (excluding Fire Risk)	12,909 64	
Burglary	15,978 86	
Employers' liability	4,919 04	
Plate Glass	9,774 71	
Sickness	39,751 24	
Steam Boiler	52,435 87	
Total reserve, $174,268.05; carried out at 80 per cent		139,414 44
Taxes, due and accrued		5,750 95
Total liabilities in Canada		$ 205,757 38

INCOME IN CANADA.

Premiums.	Class of Business.						
	Accident.	Automobile. (excluding Fre Risk)	Burglary.	Employers' Liability.	Plate Glass.	Sickness.	Steam Boiler.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	87,748 73	35,741 85	29,438 67	7,261 04	14,304 61	84,780 55	48,227 08
Less reinsurance					141 90		
Less return premiums	4,633 18	5,760 69	1,540 83	293 09	1,293 26	2,356 64	7,500 55
Total deduction					1,435 16		
Net cash received	83,115 55	29,981 16	27,897 84	6,967 95	12,869 45	81,423 91	40,726 53

Net cash received for premiums for all classes of business		$ 282,982 39
Total income in Canada		$ 282,982 39

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THE FIDELITY AND CASUALTY—*Continued.*

EXPENDITURE IN CANADA.

	Amount paid for claims.						
	Accident.	Automobile (excluding Fire	Burglary.	Employers' Liability.	Plate Glass.	Sickness.	Steam Boiler.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years.....	4,408 61	1,885 96	79 45	1,601 00	323 67	19,148 49	700 00
Paid for claims occurring during the year.....	14,937 55	9,937 53	8,027 50	158 00	4,651 50	41,415 75	18,659 43
Less savings and salvage.....	386 10	25 00			168 61	76 50	
Less reinsurances..	.....	.....	.....	.....	329 16		
Total deduction.					497 77		
Net paid for said claims.....	14,551 45	9,812 53			4,153 73	41,339 25	
Total net paid for said claims..	18,960 06	11,798 49	8,106 95	1,759 00	4,477 40	60,487 74	19,359 43

Total net payments for claims for all classes of business	$	124,919 07
Commission and brokerage		89,092 41
Taxes		7,443 25
Salaries of agents', $14,328.82; travelling expenses, $3,642.25		25,414 32
Miscellaneous, expenditure, viz.—Advertising, $8.80; furniture and fixtures, $235.20; inspections and surveys, $10,660.03; legal expenses, $10.00; petty expenses, $30.35; medical examiners' fees, $38; postage, telegrams, telephones and express, $2,681.37; printing and stationery, $84.00; rents, $2,877.91; underwriters' boards, associations, etc., $53.81; proportion of Home Office expenses, including claim expenses properly chargeable to Canadian business, $18,504.81; sundries, $151.80		35,336 08
Total expenditure in Canada	$	274,791 88

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Accident.			Automobile (Excluding Fire Risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917.....	3,770	27,108,150	72,379 93	324	3,095,000	17,198 70
Taken in 1918—new and renewed.....	4,788	33,656,500	92,780 56	727	7,023,009	45,656 69
Totals.....	8,558	60,764,650	165,160 49	1,051	10,118,000	62,855 39
Less ceased.....	4,696	32,820,850	88,163 11	614	5,990,000	37,036 11
Gross and net in force at end of 1918.....	3,862	27,943,800	76,997 38	432	4,128,000	25,819 28

The Fidelity and Casualty—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.					
	Burglary.			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	2,511	2,326,870	22,354 28	310	1,873,500	8,864 65
Taken in 1918—new and renewed	1,835	4,008,725	35,405 05	206	2,637,000	7,561 73
Totals	4,346	6,335,595	57,759 33	516	4,510,500	16,426 38
Less ceased	2,780	2,962,945	28,163,56	316	1,988,500	6,436 94
Gross and net in force at end of 1918	1,566	3,372,650	29,595 77	200	2,522,000	9,989 44

Risks and Premiums.	Class of Business.				
	Plate Glass.			Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.
Gross in force at end of 1917	1,485	611,301	13,542 14	2,955	71,924 82
Taken in 1918—new and renewed	731	725,006	18,400 12	3,825	94,779 38
Totals	2,216	1,336,307	31,942 26	6,780	166,704 20
Less ceased	1,566	534,271	13,796 56	3,706	87,201 72
Gross and net in force at end of 1918	.....	802,036	18,145 70	.....	.....
Less reinsured	.....	5,676	141 90	.....	.....
Net in force at end of 1918	650	796,360	18,003 80	3,074	79,502 48

Risks and Premiums.	Class of Business.		
	Steam Boiler.		
	No.	Amount.	Premiums.
		$	$ cts.
Gross in force at end of 1917	532	11,687,362	78,899 16
Taken in 1918—new and renewed	330	5,093,500	54,771 84
Totals	862	16,780,86	2 133,671 00
Less ceased	368	4,892,042	41,617 57
Gross and net in force at end of 1918	494	11,888,820	92,053 43

SESSIONAL PAPER No. 8

The Fidelity and Casualty—*Continued.*

General Business Statement for the Year ending December 31, 1918.

INCOME.

Total net cash received for premiums	$13,615,198 29
Interest and dividends	593,140 66
Rents	132,157 85
Fidelity Insurance Fund	1,343 96
Agents' balances previously charged off	533 72
Suspense account	920 62
Munich Reinsurance Co. (Reserve retained under contract)	11,163 08
Profit and loss	17 28
London Guarantee and Accident Co.	37,271 50
Royal Exchange Assurance Corp'n	29,366 12
Total income	$14,421,113 08

DISBURSEMENTS.

Net amount paid for claims	$ 4,786,882 87
Investigation and adjustment of claims	824,778 52
Commissions or brokerage (less amount received on return premiums and reinsurance)	3,147,011 47
Cash paid stockholders for interest or dividends	250,000 00
Salaries, travelling and all other expenses of agents not paid by commissions	642,204 09
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	646,218 98
Medical examiners' fees and salaries	10,152 14
Inspections (other than medical and claim)	428,501 98
State taxes on premiums, Insurance Department licenses and fees	214,048 43
Taxes on real estate	27,913 31
Rents	61,728 55
All other taxes licenses and fees	285,302 93
Agents' balances charged off	12,465 23
Gross decrease, by adjustment, in book value of real estate	50,000 00
Gross loss on sale or maturity of bonds	1,085 94
All other disbursements	465,125 58
Total disbursements	$11,853,420 02

LEDGER ASSETS.

Book value on real estate	$ 1,218,833 45
Premiums in course of collection	2,750,248 88
Book value of bonds and stocks	14,105,052 53
Loans secured by pledge of bonds, stocks or other collaterals	45,192 78
Cash on hand, in trust companies and in banks	634,056 44
Agents' balances and sundry ledger assets	138,376 15
Bills receivable	500 00
All other ledger assets	314,445 22
Total ledger assets	$19,206,705 45

NON-LEDGER ASSETS.

Reinsurance on paid claims	39,659 95
Interest due and accrued	127,252 86
Gross assets	$19,373,618 26
Deduct assets not admitted	2,097,986 66
Total admitted assets	$17,275,631 60

LIABILITIES.

Net amount of unpaid claims	$ 5,634,651 32
Total unearned premiums	6,728,604 23
Commissions, brokerage and other charges due or to become due to agents or brokers	498,111 23
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	25,091 18
Federal, state and other taxes due or accrued (estimated)	253,738 43
Reinsurance	27,227 81
Expenses of investigation and adjustment of unpaid claims (estimated)	90,000 00

The Fidelity and Casualty—*Concluded.*

LIABILITIES—*Concluded.*

Reserve for contingencies	$ 750,000 00
Fidelity Insurance fund	12,853 15
Unearned premiums and balances retained under contract with Royal Exchange Ass. Corp.	17,447 78
" " " London Gtee and Acct Co.	22,188 86
Suspense account	7,116 94
All other liabilities	4,998 20
Total	$14,072,029 13
Capital stock paid in cash	1,000,000 00
Surplus beyond capital and other liabilities	2,203,602 47
Total liabilities	$17,275,631 60

EXHIBIT OF PREMIUMS.

—	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1918.
	$ cts.	$ cts.	$ cts.
Accident	2,308,963 13	2,376,269 08	1,721,632 21
Health	1,871,204 86	1,853,774 81	1,384,598 93
Liability	3,649,915 78	3,233,609 82	2,571,684 56
Plate Glass	726,633 42	617,337 48	580,304 17
Steam Boiler	787,860 96	645,432 37	1,503,352 66
Burglary and Theft	1,214,323 34	968,406 16	1,067,268 00
Fidelity	774,905 70	685,564 31	490,458 79
Fly wheel	188,900 04	133,818 66	312,377 18
Workmen's Collective	882 61	552 13	660 20
Surety	960,246 65	811,633 74	725,053 60
Auto and Teams, Property Damage and Collision	737,277 28	601,464 83	502,838 04
Workmens' Compensation	4,911,404 83	4,754,620 59	2,436,224 12

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—EDWARD HAY.

Vice-President—COLONEL J. F. MICHIE.

Assistant Manager and Secretary—HEDLEY C. WRIGHT.

General Manager—THOS. H. HALL.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1906 On April 26, 1916, the power of the Company was extended to include Steam Boiler insurance, under the provisions of section 81 of the Insurance Act, 1910 and on December 4, 1917 its power was further extended to include Guarantee insurance under the provisions of section 77 of the Insurance Act, 1917. Dominion license issued September 4, 1906.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	400,000 00
Amount paid thereon in cash	100,000 00
Amount of premium on capital stock paid in by stockholders	60,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of bonds and debs. (*For details, see Schedule B*)		$ 433,552 76
Book value of stocks (*For details, see Schedule C*)		70,095 87
Cash at head office		300 00
Cash banks:—		
Imperial Bank of Canada, Vancouver, B.C.	$ 9,927 70	
Imperial Bank of Canada, Toronto	21,288 67	
Total cash in banks		31,216 37
Balance due from officials' travelling expenses account, $66.73; General Accident Fire Corp., Ltd., Toronto, $226.16; Staff Life Premium account, $6.01		298 90
Agents' ledger balances		210 41
Total ledger assets		$ 535,674 31
Deduct market value of bonds, debs. and stocks under book value		24,952 42
		$ 510,721 89

OTHER ASSETS.

Interest accrued		6,268 16
Office furniture, fittings and engineering equipment		4,071 91
Agents' balances and premiums uncollected, viz.:—		
Accident, ($380.92 on business prior to Oct. 1, 1918)	$ 4,299 40	
Automobile, excluding Fire Risk, ($1,774.89 on business prior to Oct. 1, 1918)	13,473 38	
Employers' Liability ($1,454.81 on business prior to Oct. 1, 1918)	12,610 96	
Guarantee ($193.50 on business prior to Oct. 1, 1918)	713 56	
Sickness ($192.08 on business prior to Oct. 1, 1918)	2,631 76	
Steam Boiler, ($926.35 on business prior to Oct. 1, 1918)	8,710 69	
Total (less commission deducted)		42,439 75
Total assets		$ 563,501 71

THE GENERAL ACCIDENT—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled claims—		
Employers' Liability claims, unadjusted	$ 20,000 00	
Employers' Liability claims, resisted, in suit	12,000 00	
Total employers' liability claims, unsettled	$ 32,000 00	
Automobile (excluding Fire Risk) claims, unadjusted	$ 20,800 00	
Automobile (excluding Fire Risk) claims, resisted in suit	1,200 00	
Total automobile (excluding Fire Risk) claims, unsettled	$ 22,000 00	
Accident claims, unadjusted	$ 7,000 00	
Combined Accident and Sickness claims, unadjusted	9,500 00	
Sickness claims, unadjusted	7,500 00	
Steam Boiler claims, unadjusted	250 00	
Total net amount of unsettled claims		$ 78,250 00
Reserve of unearned premiums:—		
Accident	$ 22,220 50	
Combined Accident and Sickness	4,902 45	
Automobile (excluding Fire Risk)	56,707 72	
Employers' Liability	33,713 54	
Guarantee	2,199 67	
Sickness	11,996 04	
Steam Boiler	59,723 63	
Total reserve, $191,463.55; carried out at 80 per cent		153,170 83
Due and accrued for salaries, rent, etc		3,919 87
Due for reinsurance:—		
Accident	$ 303 07	
Automobile (excluding Fire Risk)	269 25	
Guarantee	72 61	
Sickness	170 27	
Steam Boiler	—.48	
Totals		814 72
Taxes due and accrued,		10,442 21
Total liabilities in Canada		$ 246,597 63

(2) *Liabilities in other Countries.*

Unsettled claims:—		
Employers' liability claims, unadjusted	$ 9,500 00	
Sickness claims	21 07	
Total net amount of unsettled claims		$ 9,521 07
Reserve of unearned premiums:—		
Accident	$ 352 87	
Automobile (excluding Fire Risk)	274 02	
Employers' liability	206 96	
Sickness	84 72	
Steam Boiler	1,207 81	
Total reserve, $2,126.38; carried out at 80 per cent		1,701 10
Total liabilities in other countries		$ 11,222 17
Total liabilities in all countries		$ 257,819 80
Excess of assets over liabilities		$ 305,681 91
Capital stock paid in cash		100,000 00
Surplus over liabilities and capital		$ 205,681 91

The General Accident—*Continued.*

INCOME.

Premiums.	Class of Business.							
	Accident (Including Property Damage Teams.)		Combined Accident and Sickness	Automobile (Including Property Damage Auto.)		Employers' Liability.		Guarantee.
	In Canada.	Outside Canada.	In Canada.	In Canada.	Outside Canada.	In Canada.	Outside Canada.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	52,983 76	643 19	66,218 48	117,365 44	1,973 47	97,829 52	1,416 74	3,827 95
Less reinsurance	3,178 14	.....	.....	457 75	.....	925 50	.....	104 50
Net cash received	49,805 62	643 19	66,218 48	116,907 69	1,973 47	96,904 02	1,416 74	3,723 45

Premiums.	Class of Business.			
	Sickness.		Steam Boiler.	
	In Canada.	Outside Canada.	In Canada.	Outside Canada.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	30,767 90	155 45	39,890 10	929 40
Less reinsurance	1,107 09	.....	777 17	.....
Net cash received	29,660 81	155 45	39,112 93	929 40

Net cash received for premiums for all classes of business in all countries	$ 407,451 25
Cash received for interest on investments	27,233 72
Special services	228 35
Total income	$ 434,913 32

THE GENERAL ACCIDENT—*Continued.*

EXPENDITURE.

Claims.	Class of Business.								
	Accident (Including Property Damage Teams.)		Combined Accident and Sickness	Automobile (Including Property Damage Auto.)		Employers' Liability.	Sickness.	Guarantee.	Steam Boiler.
	In Canada.	Outside Canada.	In Canada.	In Canada.	Outside Canada.	In Canada.	In Canada.	Outside Canada.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	3,826 95	104 51	4,159 06	4,362 29	5,314 20	18,609 31	1,995 90	.....	39 13
Less reinsurance	82 18								
Net payment for said claims	3,744 77								
Paid for claims occurring during the year	9,081 60	600 83	36,751 70	29,487 18	987 00	33,819 10	18,034 68	92 50	804 34
Less savings and salvage	254 46						485 71		
Net payment for said claims	8,827 14						17,548 97		
Total net payment for claims	12,571 91	705 34	40,910 76	33,849 47	6,301 20	52,428 41	19,544 87	92 50	843 47

Total net payment for claims for all classes of business	$	167,247 93
Commission (including commission on profits) and brokerage		111,135 11
Taxes		9,800 54
Salaries, fees and travelling expenses:—Salaries:—Head office, $43,370.46; general and special agents, $1,044; fees:—Directors, $255.36; auditors, $125; travelling expenses, $11,938.69		56,735 51
Miscellaneous expenditure, viz.:—Advertising, $1,124.50; furniture and fixtures, $996.55; elevator inspection fees, $1,285.20; legal expenses, $715.78; medical examiners' fees, $375; postage, telegrams, telephones and express, $2,335.52; printing and stationery, $6,181.81; rents, $4,215.83; underwriters' boards, associations, etc., $324.55; sundry charges and expenses, $3,571.56; loss on conversion of investments, $324.05		21,450 35
Total expenditure	$	366,367 44

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917	$	466,933 78
Amount of income as above		434,913 32
Total	$	901,847 10
Amount of expenditure as above		366,367 44
Balance, net ledger assets, December 31, 1918, ($535,674.31, less $194.65 ledger liability)	$	535,479 66

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THE GENERAL ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business. Accident (including Property Damage Teams.)								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1917	3,165	9,541,900	49,318 08	83	112,750	619 25	3,248	9,654,650	49,937 33
Taken during the year									
New	592	1,635,200	10,854 56	17	47,000	210 00	609	1,682,200	11,064 56
Renewed	3,970	11,176,471	52,016 83	86	128,750	638 75	4,056	11,305,221	52,655 58
Total	7,727	22,353,571	112,189 47	186	288,500	1,468 00	7,913	22,642,071	113,657 47
Deduct terminated	4,565	13,501,146	64,930 43	94	134,750	694 75	4,659	13,635,896	65,625 18
Gross in force at end of 1918	3,162	8,852,425	47,259 04	92	153,750	773 25	3,254	9,006,175	48,032 29
Deduct reinsured		647,750	2,818 01		16,000	67 50		663,750	2,885 51
Net in force at end of 1918	3,162	8,204,675	44,441 03	92	137,750	705 75	3,254	8,342,425	45,146 78

Risks and Premiums.	Class of Business. Combined Accident and Sickness. In Canada.		
	No.	Amount.	Premiums.
		$	$ cts.
Gross in force at end of 1917	495	220,750	2,964 70
Taken during the year—New	2,816	1,2 9,525	13,869 70
Renewed	3,792	1,457,200	4,260 86
Total	7,103	2,917,475	21,035 26
Deduct terminated	6,507	2,581,275	16,192 81
Gross and net in force at end of 1918	596	336,200	4,902 45

THE GENERAL ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business.								
	Automobile (Including Property Damage Auto).								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1917..	2,248	12,795,000	87,709 21	2,139	12,512,500	6,592 39	4,387	25,307,500	94,301 60
Taken during the year—new.....	2,354	12,088,340	66,202 22	58	412,500	200 65	2,412	12,500,840	66,402 87
—renewed....	2,789	14,927,250	96,161 15	210	1,175,500	455 19	2,999	16,102,750	96,616 34
Total.....	7,391	39,810,590	250,072 58	2,407	14,100,500	7,248 23	9,798	53,911,090	257,320 81
Deduct terminated.	3,712	21,753,900	136,170 16	2,171	12,787,500	6,700 18	5,883	34,541,400	142,870 34
Gross in force at end of 1918.....	3,679	18,056,690	113,902 42	236	1,313,000	548 05	3,915	19,369,690	114,450 47
Deduct reinsured...	.....	33,000	193 00	.....	.....	.....	.....	33,000	193 00
Net in force at end of 1918.....	3,679	18,023,690	113,709 42	236	1,313,000	548 05	3,915	19,336,690	114,257 47

THE GENERAL ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business.								
	Employers' Liability.								
	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1917	727	6,382,800	72,156 08	290	2,695,000	3,107 23	1,017	9,077,800	75,263 31
Taken during the year—new	397	3,814,400	91,465 69	.....	.....	.....	397	3,814,400	91,465 69
—renewed	380	3,230,500	36,855 23	.....	.....	.....	380	3,230,500	36,855 23
Total	1,504	13,427 700	200,477 00	.....	.....	.....	1,794	16,122,700	203,584 23
Deduct terminated	941	7,344,100	136,951 87	265	2,475,000	2,505 39	1,206	9,819,100	139,457 26
Gross in force at end of 1918	563	6,083,600	63,525 13	25	220,000	601 84	588	6,303,600	64,126 97
Deduct reinsured	.....	89,250	770 06	.....	.....	.....	.....	89,250	770 06
Net in force at end of 1918	563	5,994,350	62,755 07	25	220,000	601 84	588	6,214,350	63,356 91
Guarantee Risks.									
Taken during the year—new	154	1,255,328	6,159 86						
Deduct terminated	103	598,800	1,928 54						
Gross in force at end of 1918	51	656,528	4,231 32						
Deduct reinsured	.....	23,700	37 46						
Net in force at end of 1918	51	632,828	4,193 86						

THE GENERAL ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.					
	Sickness.					
	In Canada.		In other Countries.		Totals in all Countries.	
	No.	Premiums.	No.	Premiums.	No.	Premiums.
		$ cts.		$ cts.		$ cts.
Gross in force at end of 1917	1,786	23,943 66	15	133 95	1,801	24,077 61
Taken in 1918—New	426	5,917 42	6	49 00	432	5,966 42
—renewed	2,557	29,728 37	16	127 45	2,573	29,855 82
Totals	4,769	59,589 45	37	310 40	4,806	59,899 85
Less ceased	2,914	34,488 62	16	140 95	2,930	34,629 57
Gross in force at end of 1918	1,855	25,100 83	21	169 45	1,876	25,270 28
Less reinsured	.....	1,108 75	.....	.....	.....	1,108 75
Net in force at end of 1918	1,855	23,992 08	21	169 45	1,876	24,161 53

Risks and Premiums.	Class of Business.								
	Steam Boiler.								
	In Canada.			In other Countries.			Totals in all Countries		
	No.	Amount.	Premiums	No.	Amount	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1917	1,071	10,006,461	101,914 40	6	222,000	1,144 95	1,077	10,228,461	103,059 35
Taken during the year—New and renewed	448	5,049,833	52,718 93	4	117,500	885 40	452	5,167,333	53,604 33
Total	1,519	15,056,294	154,633 33	10	339,500	2,030 35	1,529	15,395,794	156,663 68
Deduct terminated	539	5,315,732	46,100 77	1	2,000	164 95	540	5,317,732	46,265 72
Gross in force at end of 1918	980	9,740,562	108,532 56	9	337,500	1,865 40	989	10,078,062	110,397 96
Deduct reinsured	.....	504,500	765 14	....	.....	.....		504,500	765 14
Net in force at end of 1918	980	9,236,062	107,767 42	9	337,500	1,865 40	989	9,573,562	109,632 82

The General Accident—*Concluded.*

Schedule B.

Bonds and debentures owned by the Company:—

On deposit with Receiver General.

Cities—	Par Value.	Book Value.	Market Value.
Brandon, 1952, 4½ p.c.	$ 5,000 00	$ 4,593 45	$ 4,200 00
Cranbrook, 1951, 5 p.c.	5,000 00	4,623 12	3,950 00
Kamloops, 1931, 5 p.c.	5,000 00	5,000 00	4,500 00
Kamloops, 1937, 5 p.c.	5,000 00	4,850 70	4,400 00
Lethbridge, 1940, 4½ p.c.	5,000 00	5,000 00	4,050 00
Moosejaw, 1950, 4½ p.c.	2,006 63	1,924 92	1,645 43
Nanaimo, 1960, 5 p.c.	5,000 00	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.	3,000 00	2,755 26	2,520 00
Port Arthur, 1939, 5 p.c.	5,000 00	5,332 73	4,600 00
Prince Albert, 1942, 4½ p.c.	15,000 00	13,837 13	12,000 00
Revelstoke, 1960, 5 p.c.	5,000 00	5,000 00	4,100 00
Saskatoon, 1939, 5 p.c.	5,000 00	5,250 13	4,500 00
Toronto, 1924, 4½ p.c.	10,000 00	9,919 18	9,700 00
Valleyfield, 1933, 5 p. c.	3,000 00	3,128 92	2,790 00
Winnipeg, 1925, 4 p.c.	8,000 00	7,985 05	7,360 00
Town—			
North Bay, 1938-1943, 5 p.c.	30,892 00	29,406 42	28,730 36
Schools—			
Edmonton, 1921, 4½ p.c.	5,000 00	4,931 88	4,750 00
Verdun (La Rivière St. Pierre), 1954, 6 p.c.	15,000 00	15,565 48	15,450 00
Total on deposit with Receiver General	$ 136,898 63	$ 134,104 37	$ 123,445 79
On deposit with the Imperial Bank—			
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	$ 150,000 00	$ 149,950 00	$ 149,950 00
Dom. of Canada (5) War Loan, 1933, 5½ p.c.	25,000 00	25,000 00	25,000 00
Dom. of Canada (5) War Loan (partly paid, 1933, 5½ p.c.	15,000 00	15,000 00	15,000 00
Anglo-French External Loan, 1920, 5 p.c.	10,000 00	9,825 73	9,400 00
Cities—			
Cranbrook, 1919 to 1929, 5 p.c.	3,332 64	3,332 64	3,066 02
Hamilton, 1919 to 1921, 4 p.c.	3,359 62	3,360 05	3,258 83
Niagara Falls, 1930 to 1934, 5 p.c.	6,509 11	6,272 63	6,248 75
Port Arthur, 1924, 4½ p.c.	5,000 00	4,808 73	4,650 00
Prince Albert, 1918 to 1923, 4½ p.c.	2,775 87	2,749 87	2,637 08
Revelstoke, 1927, 5 p.c.	2,000 00	1,862 56	1,820 00
Sault Ste. Marie, 1936, 4½ p.c.	4,000 00	3,713 49	3,520 00
Wetaskiwin, 1919 to 1931, 5 p.c.	4,522 59	4,498 88	4,206 12
Wetaskiwin, 1919 to 1960, 5 p.c.	4,771 78	4,771 78	4,151 44
Towns—			
Brockville, 1919, 4½ p.c.	689 30	689 30	682 41
Brampton, 1919 to 1921, 4¼ p.c.	5,786 44	5,786 44	5,612 84
Indian Head, 1946, 5 p.c.	5,000 00	4,731 85	4,000 00
North Bay, 1923, 5 p.c.	2,838 43	2,718 87	2,753 28
Red Deer, 1919 to 1940, 5 p.c.	4,710 56	3,957 51	4,145 29
Red Deer, 1919 to 1927, 6 p.c.	1,363 87	1,441 26	1,336 59
St. Albert, 1919 to 1928, 5 p.c.	3,098 06	3,024 26	2,819 52
Valleyfield, 1933, 5 p.c.	2,000 00	2,085 89	1,860 00
Municipality of Strathcona, 1919-1921, 5 p.c.	1,200 00	1,200 00	1,176 00
Schools—			
Moosejaw, 1919, 4½ p.c.	4,000 00	3,980 36	3,880 00
Strathcona, 1919-1939, 5 p.c.	3,500 06	3,534 29	3,150 05
Miscellaneous—			
Canada Landed and Natl. Investment Co., 1919, 5½ p.c.	10,000 00	10,000 00	10,000 00
Canada Landed and Natl. Investment Co., 1921, 5½ p.c.	10,000 00	10,000 00	10,000 00
Colonial Investment and Loan Company, 1919, 5 p.c.	10,000 00	10,000 00	10,000 00
Canadian Pacific Ry. Note Certificate, 1924, or earlier, 6 p.c.	1,440 00	1,152 00	1,483 20
Total par, book and market values	$ 438,796 96	$ 433,552 76	$ 419,253 21

Schedule C.

Stocks, viz:—	Par value.	Book value.	Market value.
325 shares Consumers' Gas Co. stock	$ 16,250 00	$ 31,[illegible] 12	$ 24,375 00
72 shares C.P.R. stock	7,200 00	12,514 75	11,520 00
116 shares Imperial Bank stock	11,600 00	25,631 00	23,548 00
Total par, book and market values	$ 35,050 00	$ 70,095 87	$ 59,443 00

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—ROBERT NESS.

Vice-President—L. A. LAVALLEE, K.C.

Manager—R. A. LEDUC.

Secretary—BARON JOSEPH D'HALEWYN.

Principal Office—Montreal, Canada.

Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint capital stock authorized	$ 500,000 00
Amount subscribed	103,800 00
Amount paid in cash	62,275 00
Amount of premium on capital stock paid in by stockholders	1,338 50

(For List of Shareholders, see Appendix.)

ASSETS.

	Par value.	Book value.	Market value.	
Bonds and debs. owned:—				
On deposit with Receiver General—				
City of Columbia (Grand Forks, B.C.), 1920, 6 p.c.	$ 5,000 00	5,175 50	$ 4,900 00	
Village of Cartierville, 1942, 5 p.c.	5,000 00	4,906 00	4,800 00	
Parish of St. Romuald d'Etchemin, 1939, 5 p.c.	,000 00	5,000 00	4,400 00	
Municipality Scolaire de St. Jean de la Croix, 1938, 5 p.c.	11,000 00	11,000 00	9,900 00	
Total on deposit with Receiver General	$ 26,000 00	$ 26,081 50	$ 24,000 00	
Held by the Company—				
Dom. of Canada, (4) War Loan, 1922, 5½ p.c.	10,000 00	10,000 00	10,000 00	
Dom. of Canada (5) War Loan, 1933, 5½ p.c.	3,000 00	3,000 00	3,000 00	
City of Montreal, 1923, 6 p.c.	10,000 00	9,850 00	9,850 00	
Quebec Railway, Light, Heat and Power Co., Ltd., (1st mtge.) 1939, 5 p.c.	7,000 00	4,307 50	4,970 00	
Total par, book and market values	$ 56,000 00	$ 53,239 00	$ 51,820 00	
Carried out at book value				$ 53,239 00
Cash at head office				3,702 05
Cash in Bank of Hochelaga, Montreal				629 70
Total ledger assets				$ 57,570 75
Deduct market value of bonds and debentures under book value				1,419 00
				$ 56,151 75

OTHER ASSETS.

Interest due, $175; accrued, $723.33	898 33
Net premiums due and uncollected ($120.61 on business prior to Oct. 1, 1918)	5,720 56
Office furniture, $2,322.60; medical fees, $0.50c	2,323 10
Total assets	$ 65,093 74

THE GENERAL ANIMALS—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	$ 2,460 00	
" resisted not, in suit	1,500 00	
Total net amount of live stock claims, unsettled		$ 3,960 00
Reserve of unearned premiums, $25,206.84, carried out at 80 per cent		20,165 48
Taxes due and accrued		237 91
Reinsurance premiums, due		68 63
Sundry expenses, due		1,345 64
Total liabilities in Canada		$ 25,777 66

(2) *Liabilities in Other Countries.*

Reserve of unearned premiums, $36.37; carried out at 80 per cent	$ 29 10
Reinsurance premiums	30 00
Total liabilities in other countries	$ 59 10
Total liabilities in all countries (except capital stock)	$ 25,836 76
Surplus of assets over liabilities	$ 39,256 98
Capital stock paid in cash	$ 62,275 00

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 87,476 97	$ 247 00	
Deduct reinsurances, $3,578.99; return premiums, $13,175.90	16,754 89		
Net cash received for said premiums	$ 70,722 08	$ 247 00	
Total net cash received for live stock premiums in all countries			$ 70,969 08
Received for interest			2,909 86
Total income			$ 73,878 94

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 2,036 00	
Amount paid for claims occurring during the year	$ 30,555 02	
Deduct savings and salvage, $250; reinsurances, $2,264.06	2,514 06	
Net amount paid for said claims	$ 28,040 96	
Total net amount paid for live stock claims		$ 30,076 96
Commission or brokerage		24,702 84
Paid for salaries of officials, $300; directors' fees, $980.00; auditors'fees, $350; travelling expenses, $150.13		1,780 13
Taxes		2,563 20
Miscellaneous expenditure, viz.: Printing and stationery, $912.13; advertising, $680.66; sundry expenses, $419.67; legal expenses, $63; medical examiners' fees, $36.80		2,112 26
Total expenditure		$ 61,235 39

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917	$ 44,927 20
Amount of income as above	73,878 94
Total	$ 118,806 14
Amount of expenditure as above	61,235 39
Balance, net ledger assets, at December 31, 1918	$ 57,570 75

THE GENERAL ANIMALS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1917	1,629	692,831	45,638 89	2	150	9 75	1,631	692,981	45,648 64
Taken in 1918— New and renewed	2,720	1,789,729	87,111 08	18	14,310	218 25	2,738	1,804,039	87,329 33
Totals	4,349	2,482,560	132,749 97	20	14,460	228 00	4,369	2,497,020	132,977 97
Less ceased	2,593	1,638,557	79,809 47	13	13,460	155 25	2,606	1,652,017	79,964 72
Gross in force at end of 1918	1,756	844,003	52,940 50	7	1,000	72 75	1,763	845,003	53,013 25
Less reinsured	.....	50,903	2,291 13	.....	.....	.....	.....	50,903	2,291 13
Net in force at end of 1918	1,756	793,100	50,649 37	7	1,000	72 75	1,763	794,100	50,721 12

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President and Managing Director—HENRY E. RAWLINGS.

Vice-President—WM. MCMASTER.

Secretary—RICHARD B. SCOTT.

Head Office—285 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Province of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57. In 1913 the above Acts were consolidated and amended by 3-4 Geo. V., cap. 126. Commenced business in Canada, April 1872. Commenced business in United States, January, 1881.)

Amount of capital authorized	$ 1,000,000 00
Amount subscribed	668,600 00
Amount paid in cash	304,600 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the company (*For details, see Schedule A.*)		$ 342,650 00
Book value of bonds and debs (*For details, see Schedule B.*)		747,132 13
Book value of stocks (*For details, see Schedule C.*)		948,490 36
Cash on hand at head office and branch offices		4,231 89
Cash in banks or trust companies, viz:—		
Dominion Bank, Montreal: current account, $1,948.54; at interest: Montreal, $10,000; Toronto, $6,163.65	$ 18,112 19	
Chase National Bank, New York	47,461 83	
Bank of Montreal, Montreal, current account	7,587 81	
Bank of Montreal, Chicago	7,991 63	
National Bank of Kentucky, Louisville, Ky	1,061 96	
Bank of Buffalo, N.Y.	5,254 51	
Standard Bank of Canada, Toronto: at interest	11,982 29	
Union Trust Co., Pittsburg, Pa	20,874 95	
Philadelphia Trust Co., Philadelphia	19,840 78	
New England Trust Co., Boston	10,000 00	
Commercial Trust Co., Philadelphia	5,000 00	
Franklin National Bank, Philadelphia	5,000 00	
Continental and Commercial Trusts and Savings Bank, Chicago	10,000 00	
Beacon Trust Co., Boston	10,000 00	
Bank of Montreal, Winnipeg: current account	3,254 21	
National City Bank, New York	2,380 13	
Total cash in banks or trust companies		185,802 29
This Company's equity in funds by New York Excise Committee		31,564 63
Employees' Victory Loan account		810 00
Total ledger assets		$ 2,260,681 30
Deduct market value of bonds, debentures and stocks under book value		22,233 74
		$ 2,238,447 56

OTHER ASSETS.

Interest due, $4,849.26; accrued, $3,999.93	8,849 19
Agents' balances and premiums uncollected, ($3,098.13 was on business prior to Oct. 1, 1918)	37,201 06
Office furniture and fixtures, including safes at head office and branches	7,979 55
Total assets	$ 2,292,477 36

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of guarantee claims, unadjusted	$ 8,209 00	
Net amount of guarantee claims, resisted, in suit	10,000 00	
Total net amount of unsettled claims		$ 18,209 00
Reserve of unearned premiums, $76,234.87; carried out at 80 per cent		60,987 90
Cash dividends to stockholders, remaining unpaid, declared, but not yet due		13,707 00
Reinsurance premiums, $7,050; return premiums, $112		7,162 00
Taxes due and accrued (estimated)		2,000 00
Contingencies and surplus reinsurance reserve		125,000 00
All other liabilities in Canada		6,392 30
Total liabilities in Canada		$ 233,458 20

(2) *Liabilities in Other Countries.*

Net amount of claims, unadjusted	$ 23,158 00	
Net amount of claims, resisted, in suit	4,500 00	
Net amount of unsettled claims		$ 27,658 00
Reserve of unearned premiums, $123,367.51; carried out at 80 per cent		98,689 28
Taxes due and accrued (estimated)		13,000 00
Reinsurance premiums		40 00
All other liabilities		1,679 25
Total liabilities in other countries		$ 141,066 53
Total liabilities (except capital stock) in all countries		$ 374,524 73
Excess of assets over liabilities		$ 1,917,952 63
Capital stock paid in cash		304,600 00
Surplus over liabilities and capital		$ 1,613,352 63

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 128,256 01	$ 307,135 36	
Deduct reinsurances, $32,554.60; return premiums, $69,649.28	28,875 57	73,328 31	
Net cash received for premiums	$ 99,380 44	$ 233,807 05	
Total net cash received for premiums in all countries			$ 333,187 49
Received for interest and dividends			85,656 32
Gross income			$ 418,843 81
Less loss on maturity of bonds			140 00
Net income			$ 418,703 81

EXPENDITURE.

	In Canada.	In other Countries.	
Net amount paid for claims occurring in previous years	$ 824 63	$ 7,643 47	
Less recoveries		393 08	
Net payment for said claims		7,250 39	
Amount paid for claims occurring during the year	$ 18,766 71	$ 62,270 82	
Deduct recoveries and reinsurances	14,235 30	17,296 57	
Net amount paid for said claims	$ 4,531 41	$ 44,974 25	
Total net amount paid for said claims	$ 5,356 04	$ 52,224 64	
Total net amount paid for claims in all countries			$ 57,580 68
Amount of dividends paid during the year at 12 per cent			36,552 00
Commission on brokerage			49,823 94
Paid for salaries of officials and staff, $58,052.10; salaries of agents, $22,651.79; directors' fees, $11,730; auditors' fees, $800; travelling expenses, officials, $2,441.36; agents, $452.56; adjustment of losses, $5,058.74			101,186 55
Taxes			13,072 03

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THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

EXPENDITURE—*Concluded.*

Miscellaneous expenditure, viz: Advertising, $3,229.44; rent, $9,442.70; postage, telephone, express, telegrams, etc., $7,682.48; printing and stationery, $6,235.10; legal expenses, $2,348.61; office furniture and fixtures, $1,248.15; office expenses, $2,600.18; benevolence acct., $8,443.60; trustees' fees, $232; war tax stamps, $1,711.94; inspections, $4,079.70; expenses of examinations of Company, $606.16; insurance dept's. fees and licenses, $562.28	$ 48,422 34
Total expenditure	$ 306,637 54

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1917	$ 2,148,615 03
Amount of cash income as above	418,703 81
Total	$ 2,567,318 84
Amount of cash expenditure as above	306,637 54
Balance, net ledger assets, December 31, 1918	$ 2,260,681 30

RISKS AND PREMIUMS.

Risks.	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Guarantee.	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1917	28,422,201	78,251 07	105,399,016	305,490 95	133,821,217	383,742,02
Taken during 1918—						
New	33,374,567	82,575 62	60,607,701	142,153 02	93,982,268	224,728 64
Renewed	22,530,157	62,469 74	82,885,233	157,085 42	105,415,390	219,555 16
Total	84,326,925	223,296 43	248,891,950	604,729 39	333,218,875	828,025 82
Less ceased	39,807,626	54,357,04	142,852,151	344,656 45	182,659,777	399,013 49
Gross in force at end of 1918	44,519,299	168,939 39	106,039,799	260,072 94	150,559,098	429,012 33
Deduct reinsured	6,473,735	16,715 67	13,803,837	24,076 14	20,277,572	40,791 81
Net in force at end of 1918	38,045,564	152,223 72	92,235,962	235,996 80	130,281,526	388,220 52

SCHEDULE A.

Real Estate owned by Company:—

	Actual cost.	Book value.	Market value.
Head Office and adjoining building Beaver Hall Hill, Montreal	$ 296,657 02	$ 340,000 00	$ 383,450 00
Lots 23 and 24, Bl. 9, Park and McCartney's Sub-div., Chicago	2,500 00	850 00	
House and Lot, Woodlawn Ave., Buffalo, N.Y.	4,298 00	1,800 00	
Totals	$ 303,455 02	$ 342,650 00	$ 383,450 00

SCHEDULE B.

Bonds and debs. owned by the company, viz.:—

On deposit with Receiver General.

City—	Par value.	Book value.	Market value.
Montreal, 1939, 3½ p.c.	$ 5,000 00	$ 4,407 00	$ 4,000 00
Montreal, 1921, 4 p.c.	25,500 00	25,665 00	24,480 00
Montreal, 1925, 4 p.c.	5,000 00	5,150 00	4,650 00
Montreal, corp. stock, 1925, 4 p.c.	10,000 00	10,000 00	9,300 00
Schools—			
Montreal P.S., 1942, 4 p.c.	10,000 00	9,417 00	8,400 00
Winnipeg, S.D. No. 1, 1935, 4 p.c.	10,000 00	9,975 00	8,600 00
Total on deposit with Receiver General	$ 65,500 00	$ 64,614 00	$ 59,430 00

The Guarantee Company of North America—*Concluded.*

Schedule B—*Concluded.*

Bonds and debs. owned by the company, viz.—*Concluded.*

Held by the company, viz.:—Concluded.

	Par value.	Book value.	Market value.
Governments—Concluded.			
Dominion of Canada (1) War Loan, 1925, 5 p.c.	$ 50,000 00	$ 48,750 00	$ 49,500 00
Dominion of Canada (2) War Loan, 1931, 5 p.c.	50,000 00	48,750 00	49,500 00
Dominion of Canada (5) War Loan, 1933, 5½ p.c. (partly paid)	100,000 00	65,000 00	65,000 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	100,000 00	100,000 00	100,000 00
†Prov. of Manitoba, 1935, 4 p.c.	20,000 00	20,600 00	17,200 00
*United States Liberty Loan, 1928, 4¼ p.c.	25,000 00	25,000 00	25,000 00
*United States Liberty Loan, 1938, 4¼ p.c.	8,000 00	8,000 00	8,000 00
††United States Liberty Loan, 1942, 4¼ p.c.	64,050 00	64,050 00	64,050 00
Cities—			
Montreal, 1939, 3½ p.c.	2,000 00	1,762 80	1,600 00
Montreal, 1921, 4 p.c.	1,100 00	1,100 00	1,056 00
Montreal, 1925, 4 p.c.	400 00	400 00	372 00
Montreal, 1927, 4 p.c.	30,300 00	30,703 50	27,876 00
‡New York, 1960, 4¼ p.c.	142,000 00	142,425 58	146,592 50
‡New York, 1964, 4¼ p.c.	58,000 00	57,035 00	57,035 00
‡New York, 1966, 4¼ p.c.	10,000 00	9,831 25	9,831 25
§Richmond, Va., 1920, 4 p.c.	500 00	525 00	500 00
§Richmond, Va., 1924, 4 p.c.	14,000 00	14,700 00	14,000 00
§Richmond, Va., 1926, 4 p.c.	1,500 00	1,520 00	1,500 00
Toronto, 1948, 4½ p.c.	10,000 00	9,300 00	9,300 00
Victoria, B.C., 1925, 4 p.c.	12,000 00	11,940 00	10,800 00
Winnipeg, 1920, 4 p.c.	15,000 00	15,000 00	14,400 00
Railways—			
Lake Champlain and St Lawrence Junction Ry., (g'teed as to interest by C.P.R.) 1940, 4 p.c.	5,000 00	4,500 00	3,950 00
Miscellaneous—			
Montreal Board of Trade, 2nd Mtge, 1922, 5 p.c.	2,500 00	1,625 00	2,300 00
Total par, book and market values...	$ 721,350 00	$ 682,518 13	$ 679,362 75

Schedule C.

Stocks owned by the Company..

		Par value.	Book value.	Market value.
250	shares Montreal Tramways Co. (5 p.c. deb. stock)	$ 25,000 00	$ 16,042 50	$ 19,500 00
220	" Toronto Ry. Co	22,000 00	29,948 75	12,760 00
1,491	" U.S. Guarantee Company	149,100 00	164,010 00	223,650 00
800	" Western Union Telegraph Company.	80,000 00	68,463 00	70,400 00
2,042	" Bell Telephone Co. of Canada	204,200 00	248,319 00	265,460 00
700	" Mackay Companies Prefd	70,000 00	49,968 75	45,500 00
256	" Bank of Montreal	25,600 00	61,861 29	55,296 00
1,100	" Pennsylvania R.R. Co	55,000 00	70,308 72	49,500 00
116	" Merchants Bank of Canada	11,600 00	18,117 00	20,880 00
250	" Great Northern Ry. Co., Prefd. (80 p.c. pd)	25,000 00	29,986 55	23,750 00
400	" Molson's Bank	40,000 00	82,577 00	72,000 00
100	" Chicago, Milwaukee and St. Paul R.R. Co	10,000 00	12,552 00	3,900 00
1,500	" Montreal Telegraph Co	60,000 00	96,335 80	72,000 00
	Total par, book and market values.....	$ 777,500 00	$ 948,490 36	$ 934,596 00

†On deposit with Quebec Government. *With Company's custodians, New York. ††With Chase National Bank, New York for conversion into 4¼ per cent registered bonds. ‡On deposit with New York Insurance Dept. §On deposit with Virginia.

*THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—CHAS. S. BLAKE.

Secretary—W. R. C. CORSON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—H. N. ROBERTS.

Head Office in Canada—Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General—	Par value.	Market value.	
Commonwealth of Massachusetts, 1941, 3 p.c.	$ 45,000 00	$ 39,600 00	
Carried out at market value			$ 39,600 00
Other Assets.			
Interest accrued			675 00
Agents' balances and premiums uncollected			200 00
Total assets in Canada			$ 40,475 00

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Net cash received for premiums	$ 1,000 00
Cash received for interest on deposit with Receiver General	1,350 00
Total income in Canada	$ 2,350 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 90,000 00
Mortgage loans on real estate, first liens	1,493,900 00
Loans on collaterals	12,000 00
Book value of bonds and stocks	5,325,222 47
Cash on hand, in trust companies and in banks	361,295 49
Gross premiums in course of collection	708,603 05
Total ledger assets	$ 7,991,021 01

*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

THE HARTFORD STEAM BOILER—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 108,152 83
Gross assets	$ 8,099,173 84
Deduct assets not admitted	258,226 25
Total admitted assets	$ 7,840,947 59

LIABILITIES.

Total unpaid claims	$ 153,378 80
Unearned premiums	3,429,363 68
Commission, brokerage and other charges due or to become due to agents or brokers	130,822 48
Federal, state and other taxes due or accrued (estimated)	200,000 00
Special contingent reserve	32,325 20
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,000 00
Total liabilities, except capital stock	$ 3,949,890 16
Capital stock paid up	2,000,000 00
Surplus over all liabilities	1,891,057 43
Total liabilities	$ 7,840,947 59

INCOME.

Total net cash received for premiums	$ 2,522,832 40
Interest and dividends	311,765 71
Rents	15,534 92
Inspections	57,093 23
All other income	3,295 00
Total cash income	$ 2,910,521 26

DISBURSEMENTS.

Net amount paid for claims	$ 214,433 35
Investigation and adjustment of claims	693 33
Commission and brokerage	380,333 77
Interest or dividends to stockholders	200,000 00
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	82,787 20
Salaries, travelling and other expenses of agents not paid by commission	334,681 78
Inspections, other than medical and claim	629,078 68
Rents	11,000 00
Taxes on real estate	3,300 00
State taxes on premiums, Insurance Department licenses and fees	50,307 36
All other license, fees and taxes	151,198 19
Gross loss on sale or maturity of bonds	44,617 12
All other disbursements	91,646 05
Total disbursements	$ 2,194,376 83

EXHIBIT OF PREMIUMS.

	Steam Boiler.	Fly Wheel.
Premiums written or renewed during the year	$ 2,678,665 47	$ 192,714 41
Premiums on risks terminated during the year	1,955,232 28	109,595 66
Net premiums in force at December 31, 1917	5,989,629 45	424,915 37

*INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—A. A. AETSCHULER.
Secretary—C. T. JOHNSON.
Principal Office—15 Exchange Place, Jersey City, N.J.
Chief Agent in Canada—NEIL SINCLAIR.
Head Office in Canada—Toronto.

(Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General:—			
United States Consols, 1930, or later, 2 p.c.	$ 5,000 00	$ 5,000 00	
Carried out at market value			$ 5,000 00
Total assets in Canada			$ 5,000 00

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 1,436 79
Total net reserve of unearned premiums, $3,239.38; carried out at 80 per cent	2,591 50
Total liabilities in Canada	$ 4,028 29

INCOME IN CANADA.

Gross cash received for premiums	$ 6,970 00	
Deduct return premiums	146 25	
Total net cash received for premiums		$ 6,823 75
Total income in Canada		$ 6,823 75

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 1,183 92
Taxes	123 12
Miscellaneous expenses: Postage, telegrams, telephone and express, $73; legal expenses, $476.30	549 30
Total expenditure in Canada	$ 1,856 34

RISKS AND PREMIUMS IN CANADA.

Guarantee Risks.	No.	Amount.	Premiums.
Gross policies in force at end of 1917	1,321	$ 669,500	$ 7,036 25
Taken during the year, new	673	337,000	3,288 75
Taken during the year, renewed	752	388,500	3,677 50
Total	2,746	$ 1,395,000	$ 14,002 50
Less ceased	1,425	723,500	7,523 75
Gross and net in force December 31, 1918	1,321	$ 671,500	$ 6,478 75

*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

(*For General Business Statement, see Appendix.*)

LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—W. T. WOODS.

Secretary—C. E. W. CHAMBERS.

Principal Office—61 and 63 William Street, New York.

Chief Agents in Canada—Reed, Shaw and McNaught.

Principal Office in Canada—Toronto.

(Incorporated August, 1882. Commenced business in Canada July 12, 1886.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 250,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
Dom. of Canada (4) War Loan, 1927, 5½ p.c.	$ 1,500 00	$ 1,500 00	
Province of Manitoba, 1930, 4 p.c.	40,000 00	35,200 00	
Cities—			
Calgary, 1933, 4½ p.c.	5,000 00	4,350 00	
London, 1940, 4 p.c.	10,000 00	8,600 00	
Montreal (St. Louis), 1937, 4 p.c.	15,000 00	12,900 00	
Regina, 1928, 5 p.c.	6,000 00	5,700 00	
Westmount, 1945, 4 p.c.	10,000 00	8,400 00	
Westmount, 1947, 4½ p.c.	2,000 00	1,820 00	
Town—			
Maisonneuve, 1950, 4½ p.c.	10,900 00	8,938 00	
Total on deposit with Receiver General	$ 100,400 00	$ 87,408 00	
Carried out at market value			$ 87,408 00

Other Assets in Canada.

Interest due, $200; accrued, $1,057.78	1,257 78
Total assets in Canada	$ 88,665 78

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 4,000 00
Reserve of unearned premiums, $68,014.21; carried out at 80 per cent.	54,411 36
Taxes due and accrued	1,000 00
Balances due	2,606 17
Total liabilities in Canada	$ 62,017 53

INCOME IN CANADA.

Gross cash received for premiums	$ 85,436 19	
Deduct return premiums, $10,558.94; reinsurance, $369.97	10,928 91	
Net cash received for premiums		$ 74,507 28
Received for interest on investments		4,146 75
Total income in Canada		$ 78,654 03

Lloyds Plate Glass—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 21,591 35	
Net amount paid for claims occurring during the year	30,457 79	
Total net amount paid for claims		$ 52,049 14
Commission or brokerage		28,618 09
Salaries and travelling expenses, viz.:—Salaries: of head office officials, $3,469.32; travelling expenses of officials, $85.40		3,554 72
Taxes		2,484 09
Miscellaneous expenditure, viz.: Advertising, $483.63; legal expenses, $13.34; postage, telegrams, telephones, express and duty, $831.87; printing and stationery, $567.75; underwriters' expenses, $210.08		2,106 67
Total expenditure in Canada		$ 88,812 71

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risk.	Premiums.
Gross policies in force at date of last statement	$ 115,300 66
Taken during the year, new and renewed	82,104 54
Total	$ 197,405 20
Deduct terminated	68,929 15
Gross in force at December 31, 1918	$ 128,476 05
Less reinsured	983 04
Net in force at December 31, 1918	$ 127,493 01

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 255,763 18
Mortgage loans on real estate, first liens	23,250 00
Book value of stocks and bonds held by the company	558,240 16
Cash on hand, in trust companies and in banks	36,760 27
Premiums in course of collection	148,944 14
Total ledger assets	$ 1,022,957 75

NON-LEDGER ASSETS.

Market value of real estate over book value	19,236 82
Interest accrued	4,313 79
Rents due	708 34
Salvage glass on hand	4,849 14
Sundry accounts	145 00
Gross assets	$ 1,052,210 84
Deduct assets not admitted	109,817 91
Total admitted assets	$ 942,392 93

LIABILITIES.

Net amount of unpaid claims	$ 84,099 89
Unearned premiums	412,873 53
Commissions, brokerage and other charges due or to become due to agents or brokers	45,409 54
Federal, state and other taxes due or accrued (estimated)	24,000 00
Salaries, rents, etc., due and accrued	1,339 27
Return premiums	573 47
Total liabilities, except capital stock	$ 568,295 70
Capital stock paid up	250,000 00
Surplus over capital and liabilities	124,097 23
Total liabilities	$ 942,392 93

Lloyds Plate Glass—*Concluded.*

INCOME.

Net cash received for premiums	$	789,500 67
Interest and dividends		26,649 28
Rents		23,199 26
Agents' balances previously charged off		32 23
Gross profit on sale or maturity of bonds and stocks		122 02
Total income	$	839,503 46

DISBURSEMENTS.

Net amount paid for claims	$	330,749 83
Dividends to stockholders		50,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums		244,482 13
Salaries, fees and all other compensation of officers, directors, trustees and home office employees		78,796 05
Salaries, travelling and all other expenses of agents not paid by commissions		6,712 67
State taxes on premiums, Insurance Department licenses and fees		14,875 87
Rents		12,366 40
Taxes on real estate		8,378 00
All other licenses, fees and taxes		12,456 28
Agents' balances charged off		94 83
Borrowed money		20,000 00
Interest on borrowed money		736 33
Gross loss on sale or maturity of bonds and stocks		13,072 14
All other disbursements		36,182 18
Total disbursements	$	828,902 71

EXHIBIT OF PREMIUMS.

Premiums on plate glass risks written or renewed during the year	$	913,628 79
Premiums on risks terminated during the year		764,986 57
Premiums on net amount in force at December 31, 1917		819,069 86

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Statement for the Year ending December 31, 1918.

President—Alfred Wright.

Manager and Secretary—Alexander Maclean.

Head Office—61-65 Adelaide St., E. Toronto.

(Incorporated by an Act of Parliament of Canada, April 10, 1908. On November 4, 1910, the power of the Company was extended to include plate glass insurance, under the provisions of section 81 of The Insurance Act, 1910, and on May 30, 1913, its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued July 24, 1908.)

CAPITAL.

Amount of capital stock authorized and subscribed	$	500,000 00
Amount paid in cash		400,000 00
Amount of premium on capital stock paid in by stockholders		435,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate (Head Office Building, Toronto)		$	125,011 50
Book value of bonds and debentures *(For details, see Schedule B.)*			606,819 99
Cash at head office and branches			5,129 74
Cash in banks and trust companies, viz.:—			
Merchants' Bank of Canada, Vancouver	$ 10,008 93		
Royal Bank of Canada, Montreal	5,122 11		
Bank of Toronto, Toronto	26,622 14		
Fidelity Trust Co., Hartford	9,874 29		
U.S. Mortgage and Trust Co., New York	34,267 10		
Canadian Bank of Commerce	12,929 33		
Total cash in banks			98,823 90
Agents' balances			1,057 97
Due from London and Lancashire Fire Ins. Co., Liverpool			14,948 69
Deposit with Glass Underwriters' Association			100 00
Due from London and Lancashire Fire Insurance Co., Toronto			189 89
Staff Victory Loan account			1,107 50
Total ledger assets		$	853,189 18
Deduct market value of bonds and debentures under book value			16,416 82
		$	836,772 36

OTHER ASSETS.

Interest accrued			5,793 94
Rents accrued			537 50
Agents' balances and premiums uncollected, viz.:—			
Accident ($4,733.31 on business prior to Oct. 1, 1918)	$ 11,164 40		
Automobile, excluding Fire Risk, ($4,644.49 on business prior to Oct. 1, 1918)	8,949 90		
Employers' Liability ($267.30 on business prior to Oct. 1, 1918)	5,520 76		
Guarantee ($2,883.46 on business prior to Oct. 1, 1918)	8,703 54		
Plate Glass ($1,209.85 on business prior to Oct. 1, 1918)	3,455 99		
Sickness ($5,332.03 on business prior to Oct. 1, 1918)	10,332 03		
Total	$ 48,126 62		
Less commission	659 40		
Net amount of agents' balances and premiums uncollected			47,467 22
Amount due for reinsurance losses (Accident, $381.76; Guarantee, $66.67; Sickness, $53.57)			502 00
Total assets		$	891,073 02

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled claims, viz.:—		
Accident, unadjusted	$ 8,272 00	
Automobile, (excluding Fire Risk) unadjusted	3,682 00	
Employers' Liability, unadjusted	6,411 00	
Guarantee, unadjusted	1,465 00	
Plate Glass, unadjusted	1,430 00	
Sickness, unadjusted	16,337 00	
Total net amount of unsettled claims		$ 37,597 00
Reserve of unearned premiums, viz.:—		
Accident	$ 43,376 06	
Automobile (excluding Fire Risk)	26,821 21	
Employers' Liability	13,634 36	
Guarantee	16,825 79	
Plate Glass	16,154 13	
Sickness	31,298 49	
Total reserve, $148,601.04; carried out at 80 per cent		118,880 83
Taxes due and accrued		2,000 00
Due and accrued for salaries, rent, advertising, etc		521 56
Due for reinsurance premiums:—		
Accident	$ 368 01	
Employers' Liability	34 06	
Guarantee	412 93	
Plate Glass	1 76	
Sickness	104 80	
Total		921 56
Reserve for agents' balances and outstanding premiums		4,000 00
Total liabilities in Canada		$ 163,920 95

(2) *Liabilities in other Countries.*

Unsettled claims, viz.:—		
Accident, unadjusted	$ 350 00	
Accident, resisted, in suit	1,500 00	
Automobile, (excluding Fire Risk) resisted, in suit	250 00	
Employers' Liability, unadjusted	23,475 00	
Employers' Liability, resisted, in suit	24,350 00	
Guarantee, unadjusted	600 00	
Guarantee, resisted, in suit	1,000 00	
Total net amount of unsettled claims		$ 51,525 00
Due and accrued for salaries, rent, advertising, etc		65,000 00
Total liabilities in other countries		$ 116,525 00
Total liabilities (except capital stock) in all countries		$ 280,445 95
Excess of assets over liabilities		$ 610,627 07
Capital stock paid in cash		400,000 00
Surplus over all liabilities and capital		$ 210,627 07

INCOME.

	Accident.	Automobile (excluding Fire Risks.)	Employers' Liability.	Guarantee	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	104,809 56	67,864 05	26,712 62	38,972 48	24,396 44	71,089 42
Less reinsurance	6,211 38	248 99	3,148 01	6,284 33	15 82	1,722 71
Less return premiums	14,892 76	19,730 58	5,568 13	6,654 39	3,715 04	10,326 98
Total deduction	21,104 14	19,979 57	8,716 14	12,938 72	3,730 86	12,049 69
Net cash received	83,705 42	47,884 48	17,996 48	26,033 76	20,665 58	59,039 73

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

INCOME—*Concluded.*

Net cash received for premiums for all classes of business	$ 255,325 45
Cash received for interest on investments	28,063 75
Rents	−692 56
Total income	$ 282,696 64

EXPENDITURE.

Claims.	Class of business.								
	Accident.	Automobile (excluding Fire Risk.)		Employers' Liability.		Guarantee.		Plate Glass.	Sickness.
	In Canada.	In Canada.	Outside Canada.	In Canada.	Outside Canada.	In Canada.	Outside Canada.	In Canada.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	4,156 31	2,330 60	7,990 26	5,652 77	8,012 82	5,448 98	13,792 24	3,422 64	5,328 97
Less savings and salvage	.....	10 00	.....	.....	.....	927 93	7,000 91	134 90	37 50
Less reinsurance	168 88	.....	.....	375 00	101 48	10 00	.....	.....	32 14
Total deduction	.....	.....	.....	.....	.....	937 93		.....	69 64
Net paid for said claims	3,987 43	2,320 60		5,277 77	.....	4,511 05		3,287 74	5,259 33
Paid for claims occurring during the year	14,657 55	11,661 42		4,786 88	.....	7,343 13	.....	9,597 03	44,464 12
Less savings and salvage	2 75	60 45	.....	18 00	.....	1,177 02	.....	174 90	13 57
Deduct reinsurance	705 97	8 15	.....	34 20	.....	1,147 56	.....	117 80	2,188 30
Total deduction	708 72	68 60	.....	52 20	.....	2,324 58	.....	292 70	2,201 87
Net paid for said claims	13,948 83	11,592 82	.....	4,734 68	.....	5,018 55	.....	9,304 33	42,262 25
Total net paid for claims	17,936 26	13,913 42	7,990 26	10,012 45	7,911 34	9,529 60	6,791 33	12,592 07	47,521 58

Total net payments for claims for all classes of business in all countries	$ 134,198 31
Commission and brokerage	66,572 05
Taxes	5,971 05
Salaries, fees and travelling expenses:—Salaries, $27,446.72; auditors' fees, $392.94; travelling expenses, $6,792.18	34,631 84
Miscellaneous expenditure, viz.:—Advertising, $2,375.48; inspections and surveys, $416.88; medical examiners' fees, $6; postage. telegrams, telephones and express, $1,602.76; printing and stationery, $5,338.25; rents, $2,825.73; legal fees, $280.35; furniture and fixtures, office expenses, etc., $2,536.81; investment expenses, $71.86; bad debts, $947.77	16,401 89
Total expenditure	$ 257,775 14

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917	$ 828,267 68
Amount of cash income	282,696 64
Total	$ 1,110,964 32
Amount of cash expenditure	257,775 14
Balance, net ledger assets, at December 31, 1918	$ 853,189 18

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.						
	Accident.			Automobile (excluding Fire Risk.)		Employes' Liability.	
	No.	Amount.	Premium	No.	Premiums	No.	Premiums
		$	$ cts.		$		$
Gross in force at end of 1917	5,750	14,441,000	78,383 83	842	34,944 00	387	22,523 13
Taken in 1918—New	2,046	5,361,096	31,689 40	1,333	61,800 75	129	16,056 11
Renewed	5,531	12,904,822	75,257 78	253	11,821 25	324	14,120 17
Totals	13,327	32,706,918	185,331 01	2,428	108,566 00	840	52,699 41
Less ceased	6,881	16,939,500	91,764 34	1,443	54,674 58	299	28,119 87
Gross in force at end of 1918	6,446	15,767,418	93,566 67	985	53,891 42	541	24,579 54
Less reinsured	.....	868,350	5,814 56	.....	248 99	.....	1,182 88
Net in force at end of 1918	6,446	14,899,068	87,752 11	985	53,642 43	541	23,369 66

Risks and Premiums.	Class of Business.						
	Guarantee.			Plate Glass.		Sickness.	
	No.	Amount.	Premiums	No.	Premiums	No.	Premiums
		$	$ cts.		$ cts.		$ cts.
Gross in force at end of 1917	1,184	5,113,178	20,201 54	1,396	22,393 68	4,636	51,757 26
Taken in 1918—New	499	6,180,800	30,594 85	729	13,802 55	1,727	24,673 31
Renewed	836	3,494,290	14,598 52	631	11,324 35	4,448	49,242 15
Totals	2,519	14,788,268	65,394 91	2,756	47,520 58	10,811	125,672 72
Less ceased	1,437	6,127,057	25,287 47	1,317	17,507 63	5,580	61,287 75
Gross in force at end of 1918	1,082	8,661,211	40,107 44	1,439	30,012 95	5,231	64,384 97
Less reinsured	.....	539,914	6,455 86	.....	8 67	.....	1,806 00
Net in force at end of 1918	1,082	8,121,297	33,651 58	1,439	30,004 28	5,231	62,578 97

SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Concluded.*

SCHEDULE A.

Bonds and debentures owned by the Company, viz:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Governments—			
Dom. of Canada (4) War Loan, 1937, 5½ p.c.	$ 10,000 00	$ 9,919 76	$ 9,919 76
British Government local loans, 1912 or later, 3 p.c.	48,666 67	47,000 00	29,200 00
Guaranteed Stock (Irish Land Act) 1939, 3 p.c.	53,533 33	31,250 08	31,250 08
Cities—			
Hull (g'teed by Prov. Quebec) 1937, 4 p.c.	16,500 00	16,005 00	13,695 00
Toronto, 1921, 4 p.c.	12,166 67	11,558 33	11,558 33
Victoria, 1922, 4 p.c.	486 66	447 80	452 60
Total on deposit with Receiver General.	$ 141,353 33	$ 116,180 97	$ 96,075 77
On deposit with United States—			
Governments—			
Dominion of Canada, 1919, 3¾ p.c.	$ 31,590 00	$ 31,590 00	$ 30,958 20
Prov. of Manitoba, 1923, 5 p.c.	7,290 00	7,834 32	7,217 10
Cities—			
Buffalo, N.Y., 1931, 4 p.c.	75,000 00	75,937 50	77,250 00
Buffalo, N.Y., 1960, 4 p.c.	25,000 00	25,500 00	26,250 00
Mount Vernon, N.Y., 1932, 4½ p.c.	50,000 00	51,671 45	54,000 00
Mount Vernon, N.Y., School, 1961, 4½ p.c.	5,000 00	5,480 29	5,750 00
New York, 1957, 4½ p.c.	60,000 00	63,900 00	66,000 00
New York, 1965, 4½ p.c.	5,000 00	5,100 00	5,100 00
New York, 1965, 4½ p.c.	1,000 00	1,020 00	1,020 00
Oswego, N.Y., 1928, 4½ p.c.	20,000 00	20,662 48	21,200 00
Oswego, N.Y., 1929, 4½ p.c.	5,000 00	5,173 42	5,350 00
Syracuse, N.Y., 1924, 4 p.c.	10,000 00	10,102 50	10,200 00
Syracuse, N.Y., 1919–1921, 4½ p.c.	33,000 00	33,662 09	33,770 00
Syracuse, N.Y., 1922, 4½ p.c.	1,000 00	1,024 19	1,130 00
Syracuse, N.Y., 1923, 4½ p.c.	1,000 00	1,026 11	1,040 00
Syracuse, N.Y., 1924–1927, 4½ p.c.	44,000 00	45,343 73	46,420 00
Yonkers, 1924, 5 p.c.	10,000 00	10,632 30	10,632 30
Counties—			
Schenectady, N.Y., 1954, 4½ p.c.	2,000 00	2,097 16	2,280 00
Schenectady, N.Y., 1955, 4½ p.c.	12,000 00	12,588 04	13,920 00
Schenectady, N.Y., 1956–1958, 4½ p.c.	36,000 00	37,792 74	41,160 00
Railway—			
Grand Trunk Pacific, 1st Mtge. (g'teed by Dom. of Can.) 1962, 3 p.c.	53,460 00	42,500 70	33,679 80
Total deposited in United States	$ 487,340 00	$ 490,639 02	$ 494,327 40
Total par, book and market values	$ 628,693 33	$ 606,819 99	$ 590,403 17

LOYAL PROTECTIVE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—S. A. ALLAN.

Secretary—F. R. PARKS.

Principal Office—Boston, Mass.

Chief Agent in Canada—WILLIAM ATKINS.

Head Office in Canada—Toronto.

(Incorporated 1909. Dominion license issued February 13, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 100,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
Governments—		
Prov. of Alberta, 1924, 4½ p.c.	$ 10,000 00	$ 9,500 00
Prov. of Ontario, 1941, 4 p.c.	13,000 00	11,310 00
Massachusetts State, 1941, 3 p.c.	5,000 00	4,400 00
Massachusetts State, 1923, 3½ p.c.	1,000 00	990 00
Massachusetts State, 1924, 3½ p.c.	5,000 00	5,000 00
Massachusetts State, 1929, 3½ p.c.	3,000 00	3,000 00
City—		
Vancouver, 1924, 4½ p.c.	9,000 00	8,460 00
Total on deposit with Receiver General	$ 46,000 00	$ 42,660 00

Carried out at market value	$ 42,660 00

Other Assets in Canada.

Cash at head office	200 00
Cash in Standard Bank, Toronto	10,939 09
Interest accrued	593 75
Office furniture and plans	1,500 00
Total assets in Canada	$ 55,892 84

LIABILITIES IN CANADA.

Net amount of accident and sickness claims, unadjusted	$ 27,000 00
Reserve of unearned premiums, $22,451; carried out at 80 per cent	17,960 80
Due and accrued for salaries, rent, advertising, agency and other expenses	783 99
Taxes due and accrued	1,776 55
Premiums paid in advance	3,200 00
Estimated cost of adjusting claims	85 18
Total liabilities in Canada	$ 50,806 52

Loyal Protective—*Continued.*

INCOME IN CANADA.

Accident and Sickness Risks.

Gross cash received for premiums	$ 118,718 00	
Deduct return premiums	253 76	
Net cash received for said premiums		$ 118,464 24
Received for interest		2,037 85
Received from policy fees		9,900 00
Exchange		93 40
Total income in Canada		$ 130 495 49

EXPENDITURE IN CANADA..

Accident and Sickness Risks.

Net amount paid for claims occurring in previous years	$ 19,301 60	
Net amount paid for claims occurring during the year	72,951 32	
Total net amount paid for accident and sickness claims		$ 92,252 92
Paid for commission or brokerage		16,976 13
Salaries of head office officials, $2,500; do of agents, $2,475; travelling expenses; officials, $159.84; agents, $3,238.99		8,373 83
Taxes		3,186 33
Miscellaneous expenditure, viz:—Advertising,$ 552.52; postage, telegrams, telephones and express, $2,182.84; printing and stationery, $1,737.67; rent, $970; office supplies, etc., $275.21; furniture and fixtures, $4.25; insurance journals, etc., $14.35; legal expenses, $346.95; administration expenses, $18,137.55; badges, $106.55; inspections and surveys, $474.09; advance to agents, $304.80; Insurance and Bond Co., $35.85; clerks, $1,329.60..		26,472 23
Total expenditure in Canada		$ 147,261 44

RISKS AND PREMIUMS IN CANADA.

Accident and Sickness Risks.

	No.	Premiums.
Gross policies in force at end of 1917	6,152	$ 29,443 50
Taken during the year 1918, new and renewed	1,980	118,718 00
Total	8,132	$ 148,161 50
Deduct terminated	1,357	114,485 00
Gross and net in force at December 31, 1918	6,775	$ 33,676 50

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of bonds and stocks owned	$ 477,904 90
Cash on hand, in banks and in trust companies	83,456 00
Total ledger assets	$ 561,360 90
Interest due and accrued	6,239 77
Gross assets	$ 567,600 67
Deduct assets not admitted	16,272 40
Total admitted assets	$ 551,328 27

Loyal Protective—*Concluded.*

LIABILITIES.

Total amount of unpaid claims	$	135,000 00
Expenses of investigation and adjustment of unpaid claims (estimated)		355 73
Total unearned premiums		137,896 33
Commission, brokerage, and other charges due or to become due		3,820 68
Salaries, rent, etc., due or accrued		450 00
Federal, state and other taxes due or accrued (estimated)		13,523 43
Total liabilities		$291,046 17
Capital stock paid up in cash		100,000 00
Surplus over all liabilities and capital stock		160,282 10
Total liabilities	$	551,328 27

INCOME.

Total net cash received for premiums	$	670,308 93
Policy fees required or represented by applications		55,575 00
Interest and dividends		21,454 27
Agents' balances previously charged off		3,890 96
Total income	$	751,229 16

DISBURSEMENTS.

Net amount paid for claims	$	422,920 28
Investigation and adjustment of claims		2,999 96
Policy fees retained by agents		53,855 50
Commission or brokerage		50,911 05
Salaries, fees and all other charges of officers, directors, trustees and home office employees		101,602 23
Salaries, travelling and all other expenses of agents not paid by commissions		29,488 21
Medical examiners' fees and salaries		265 00
Inspection (other than medical claim)		28 82
Rents		8,910 00
State taxes on premiums, Insurance Department licenses and fees		15,201 77
All other fees and taxes		16,359 99
Paid stockholders for interest or dividends		10,000 06
Agents' balances charged off		9,071 33
All other disbursements		35,485 66
Total disbursements	$	757,100 36

EXHIBIT OF PREMIUMS.

Accident and Sickness..

Premiums on policies written or renewed during the year	$	672,829 00
Premiums on policies expired and terminated		657,476 00
Premiums on policies in force at end of year		185,474 00

MARYLAND ASSURANCE CORPORATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—JOHN T. STONE.
Secretary—H. C. MICHAEL.
Principal Office—New York.
Chief Agent in Canada—F. J. LIGHTBOURN.
Head Office in Canada—Toronto.

(Incorporated Sept. 1, 1917. Dominion license issued January, 1918.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz:—			
Dominion of Canada, bonds, 1931, 5 p.c.	$ 25,000 00	$ 23,125 00	
Province of Ontario, 1926, 4 p.c.	25,000 00	21,750 00	
City—			
Montreal, 1956, 5 p.c.	25,000 00	22,500 00	
Total on deposit with Receiver General	$ 75,000 00	$ 67,375 00	
Carried out at market value			$ 67,375 00

Other Assets in Canada.

Cash in banks, viz:—		
Bank of Montreal, Toronto	$ 2,815 61	
Royal Bank, Montreal	18 33	
Total cash in banks		2,833 94
Interest accrued		854 16
Agents' balances and premiums uncollected, viz:—		
Accident	$ 9,950 51	
Sickness	12,161 72	
Total, $22,112.23; less commission, $7,723.29		14,388 94
Total assets in Canada		$ 85,452 04

LIABILITIES IN CANADA.

Unsettled claims, viz:—		
Accident, unadjusted	$ 15,025 08	
Sickness	27,480 22	
Total net amount of unsettled claims		$ 42,505 30
Reserve of unearned premiums, viz:—		
Accident	$ 36,355 12	
Sickness	37,016 18	
Total reserve, $73,371.30; carried out at 80 per cent		58,697 24
Taxes due and accrued		1,000 00
Total liabilities in Canada		$ 102,202 54

MARYLAND ASSURANCE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.	
	Accident.	Sickness.
	$ cts.	$ cts.
Gross cash received	103,489 29	103,428 39
Less return premiums	10,489 25	11,593 37
Net cash received	93,000 04	91,835 02

Total net cash received for all classes of business	$ 184,835 06
Received for interest	3,711 71
Total income in Canada	$ 188,546 77

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Accident.	Sickness.
	$ cts.	$ cts.
Paid for claims occurring during the year	11,072 74	48,733 17
Deduct savings and salvage	60 63	29 64
Total net payment for claims	11,012 11	48,703 53

Total net payments for claims for all classes of business	$ 59,715 64
Commission and brokerage	67,536 03
Taxes	2,463 14
Miscellaneous expenditure, viz: legal expenses, $11.80; advertising, $27; postage, telegrams, telephones and express, $18.03; printing, stationery, $42.75; duty, $66.12	165 70
Total expenditure in Canada	$ 129,880 51

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of business.				
	Accident.			Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.
Taken in 1918, renewed	6,487	30,690,483	113,439 80	3,209	155,590 11
Less ceased	4,192	18,243,802	40,729 57	722	41,557 75
Net in force at end of 1918	2,295	12,446,681	72,710 23	2,487	74,032 36

MARYLAND ASSURANCE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

INCOME.

Total net cash received for premiums	$ 2,116,721 33
Exchange	115 99
Total income	$ 2,116,837 32

DISBURSEMENTS.

Net amount paid for claims	$ 617,623 52
Investigation and adjustment of claims	16,831 39
Commissions or brokerage (less amount received on return premiums and reinsurances)	722,890 90
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	61,243 63
Salaries, travelling and all other expenses of agents not paid by commissions	11,942 27
Inspections (other than medical and claim)	2,395 29
Rents	4,043 23
State taxes on premiums, Insurance Department licenses and fees	16,259 00
All other licenses, fees and taxes	31,305 63
All other disbursements	39,486 02
Total disbursements	$ 1,524,020 83

LEDGER ASSETS.

Gross premiums in course of collection	$ 255,729 07
Reinsured losses recoverable	19,718 98
Agents' balances	1,382 66
Gross assets	$ 276,830 71
Deduct assets not admitted	21,487 05
Total admitted assets	$ 255,343 66

LIABILITIES.

Total net amount of unpaid claims	$ 141,034 26
Expense of investigation and adjustment of unpaid claims (estimated)	1,000 00
Total unearned premiums	626,109 82
Commissions, brokerage, etc	70,687 40
Federal, state and other taxes due or accrued (estimated)	13,030 26
Due on account of reinsurance	13,849 62
Total liabilities, excluding capital stock	$ 865,711 36
Capital stock paid up in cash	5,000,000 00

EXHIBIT OF PREMIUMS.

—	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1918.
	$ cts.	$ cts.	$ cts.
Accident	1,514,124 67	681,261 76	741,979 58
Health	1,013,368 50	465,474 50	510,240 06

MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—JOHN T. STONE.
Secretary—JOHN A. HARTMAN.
Principal Office—Baltimore, Md., U.S.A.
Chief Agent in Canada—F. J. LIGHTBOURN.
Head Office in Canada—Toronto.

(Incorporated March 1898. Commenced business in Canada May 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*)		$ 283,420 91

Other Assets in Canada.

Cash in head office		200 00
Cash in banks and loan company, viz:		
Central Canada Loan and Savings Co., Toronto	$ 10,865 66	
Royal Bank of Canada, Montreal	4,564 00	
Royal Bank of Canada, Toronto	7,018 26	
Total cash in banks and loan company		22,447 92
Interest accrued		1,549 93
Special deposit, Province of Manitoba		5,059 53
Special deposit re-claims, Dom. of Canada, War Loan 1922, 5½ p.c., par value, $1,200; cost price, $1,196.89. Carried out at cost price		1,196 89
Agents' balances and premiums uncollected, viz:		
Accident	$ −37 12	
Automobile (excluding Fire Risk)	2,784 24	
Burglary	27,769 67	
Employers' Liability	6,412 25	
Guarantee	22,567 42	
Plate Glass	1,420 79	
Sprinkler Leakage	3,104 31	
Steam Boiler and Fly Wheel	5,557 94	
Total outstanding premiums, $69,579.50 (less $16,463.66 commission)		53,115 84
Total assets in Canada		$ 366,991 12

LIABILITIES IN CANADA.

Unsettled claims:		
Accident, unadjusted (accrued prior to 1918)	$ 520 00	
Automobile (excluding Fire Risk), unadjusted	6,484 60	
Burglary, unadjusted	2,446 72	
Employers' Liability, unadjusted	44,039 04	
Guarantee, unadjusted ($5,001 accrued prior to 1918)	9,666 42	
Plate Glass, unadjusted ($306 accrued prior to 1918)	1,115 76	
Sickness, unadjusted (accrued prior to 1918)	2,974 51	
Sprinkler Leakage, uandjusted	141 00	
Total net amount of unsettled claims		$ 67,388 05

MARYLAND CASUALTY—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, viz:		
Automobile (excluding Fire Risk)	$ 14,820 25	
Burglary	53,632 15	
Employers' Liability	17,334 54	
Guarantee	21,509 22	
Plate Glass	6,000 82	
Sprinkler Leakage	34,510 46	
Steam Boiler and Fly Wheel	35,313 49	
Total reserve, $183,131.03; carried out at 80 per cent		$ 146,504 82
Taxes due and accrued		26,000 00
Total liabilities in Canada		$ 239,892 87

INCOME IN CANADA.

Premiums.	Accident.	Automobile (excluding Fire Risk.)	Burglary.	Employer's Liability.	Guarantee.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	25,406 47	32,752 03	38,136 77	115,372 17	40,321 63
Less reinsurances	45,972 99				
" return premiums	2,482 93	4,175 50	3,716 76	7,142 57	3,146 89
Total deduction	48,455 92				
Net cash received	−23,049 45	28,576 53	34,420 01	108,229 60	37,174 74

Premiums.	Plate Glass.	Sickness.	Steam Boiler and Fly Wheel.	Sprinkler Leakage.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	8,573 54	25,349 35	33,623 75	30,492 84
Less reinsurances		45,987 36		
" return premiums	756 46	2,482 92	9,520 94	4,205 81
Total deduction		48,470 28		
Net cash received	7,817 08	−23,120 93	24,102 81	26,287 03

Net cash received for premiums for all classes of business		$ 220,437 42
Cash received for interest on investments		14,131 67
Special services		11 07
Total income in Canada		$ 234,580 16

MARYLAND CASUALTY—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Accident.	Automobile (excluding Fire Risk.)	Burglary.	Employers' Liability.	Guarantee.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	13,276 13	.....	653 37	17,760 77	5,664 89
Deduct savings and salvage	44 99	.....	15 00	898 50	2,924 56
Net paid for said claims	.....	364 41	638 37	16,862 27	2,740 33
Paid for claims occurring during the year	.....	5,029 03	4,639 55	39,602 85	2,390 06
Deduct savings and salvage	.....	959 58	.....	.....	89 92
Net paid for said claims	.....	4,069 45	.....	.....	2,300 14
Total net paid for said claims	13,231 14	4,433 86	5,277 92	56,465 12	5,040 47

Claims.	Plate Glass.	Sickness.	Steam Boiler and Fly Wheel.	Sprinkler Leakage.
	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	644 50	15,553 53	.....	11,383 18
Deduct savings and salvage	88 88	.....	.....	182 81
Net paid for said claims	555 62	.....	.....	11,200 37
Paid for claims occurring during the year	3,320 62	.....	1,253 71	11,344 59
Deduct savings and salvage	15 00	.....	.....	10 00
Net paid for said claims	3,305 62			11,334 59
Total net paid for said claims	3,861 24	15,553 53	1,253 71	22,534 96

Total net payments for claims for all classes of business	$	127,651 95
Commission and brokerage		48,022 96
Taxes		8,351 59
Salaries, fees and travelling expenses:—Salaries:—Head Office, $4,269; travelling expenses, $866.92		5,135 92
Miscellaneous expenditure, viz:—Advertising, $32.83; inspections and surveys, $8,758.52; postage, telegrams, telephones and express, $839.41; printing and stationery, $431.00; rents, $390; underwriters' boards, associations, etc., $418.93; Manitoba Workmen's Compensation Board, $2,835.51; insurance superintendence, $204.55		13,910 75
Total expenditure in Canada	$	203,073 17

Maryland Casualty—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Accident.			Automobile (excluding Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	3,525	15,171,737	57,980 09	355	1,772,100	17,359 94
Taken in 1918, renewed	1,241	4,537,025	17,199 45	593	2,857,000	35,044 05
Totals	4,766	19,708,762	75,179 54	948	4,629,100	52,403 99
Less ceased	3,706	15,458,629	59,850 50	502	2,425,100	22,743 28
Gross in force at end of 1918	1,060	4,250,133	15,329 04	446	2,204,000	29,660 71
Less reinsured	1,060	4,250,133	15,329 04	.....	.....	.....
Net in force at end of 1918	None.	None.	None.	446	2,204,000	29,660 71

Risks and Premiums.	Class of Business.					
	Burglary.			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	800	10,981,600	35,658 82	465	3,166,930	28,834 21
Taken in 1918, renewed	1,090	19,333,850	63,344 95	531	4,605,781	110,790 53
Totals	1,890	30,315,450	99,003 77	996	7,772,711	139,624 74
Less ceased	836	4,643,300	18,922 85	674	4,046,921	104,725 35
Gross and net in force at end of 1918	1,054	25,672,150	80,080 92	322	3,725,790	34,899 39

Risks and Premiums.	Class of Business.				
	Guarantee.			Plate Glass.	
	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.
Gross in force at end of 1917	265	1,785,117	32,223 32	484	10,706 72
Taken in 1918, renewed	374	3,674,500	46,342 42	379	8,559 86
Totals	639	5,459,617	78,565 74	863	19,266 58
Less ceased	409	2,373,600	36,024 59	401	6,889 82
Gross and net in force at end of 1918	230	3,086,017	42,541 15	462	12,376 76

MARYLAND CASUALTY—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.—*Concluded*

Risks and Premiums.	Class of Business.						
	Sickness.	Steam Boiler and Fly Wheel.			Sprinkler Leakage.		
	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1917	58,008 82	315	5,247,833	51,872 28	579	6,457,072	47,870 18
Taken in 1918, renewed	17,199 45	202	2,453,000	34,692 52	531	5,163,150	31,130 36
Totals	75,208 27	517	7,700,833	86,564 80	1,110	11,620,222	79,000 54
Less ceased	59,879 23	155	2,942,000	23,575 05	376	3,337,047	20,643 58
Gross in force at end of 1918	15,329 04	362	4,758,833	62,989 75	734	8,283,175	58,356 96
Less reinsured	15,329 04	....	.....	.....	.....	.....	.....
Net in force at end of 1918	None.	362	4,758,833	62,989 75	734	8,283,175	58,356 96

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of British Columbia, 1928, 5 p.c.	$ 25,000 00	$ 23,250 00
Cities—		
Brandon, 1934, 4½ p.c.	10,000 00	8,900 00
Charlottetown, 1927, 4 p.c.	10,000 00	9,000 00
Edmonton, 1919, 4½ p.c.	28,000 00	27,160 00
Edmonton, 1933, 4½ p.c.	18,493 33	15,904 26
Edmonton, 1944, 4½ p.c.	7,000 00	5,740 00
London, 1919–1920, 4½ p.c.	10,000 00	9,850 00
Peterborough, 1937, 4¾ p.c.	17,000 00	16,320 00
Quebec, 1922, 4½ p.c.	20,000 00	19,400 00
St. Boniface, 1928, 5 p.c.	10,000 00	9,500 00
St. Catharines, 1922, 4½ p.c.	5,000 00	4,850 00
Toronto, 1929, 3½ p.c.	38,933 33	33,871 99
Vancouver, 1946, 4 p.c.	10,000 00	7,700 00
Victoria, 1921, 4 p.c.	25,306 67	23,788 27
Victoria, 1937, 4 p.c.	9,733 33	7,981 38
Town—		
Amherst, 1938, 4½ p.c.	15,000 00	13,500 00
Railways—		
C.N.R., Ontario Div., 1st Mtge. (g'teed by Province of Manitoba), 1930, 4 p.c.	44,773 33	38,505 06
C.N.R. Winnipeg Term., (g'teed. by Province of Manitoba), 1939, 4 p.c.	10,000 00	8,200 00
Total on deposit with Receiver General	$ 314,239 99	$ 283,420 91

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

INCOME.

Net cash received for premiums	$15,785,701 87
Interest and dividends	427,152 63
Rents	143,217 48
Proportion of co-insurance premiums on coal mines to be remitted by us	229,447 85
Gross profit on sale or maturity of bonds and stocks	5,272 83
Gross increase, by adjustment, in book value of bonds and stocks	81,872 91
Total income	$16,672,665 57

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MARYLAND CASUALTY—*Continued.*

DISBURSEMENTS.

Net amount paid policyholders for claims	$ 5,623,513 98
Investigation and adjustment of claims	845,470 99
Cash paid stockholders for interest and dividends	349,862 50
Commission or brokerage to agents (less received on return premiums and reinsurance)	2,804,554 09
Salaries, travelling and all other expenses of agents not paid by commission	318,562 24
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	485,007 40
Salaries and expenses of pay-roll auditors	118,577 00
Inspections (other than medical and claims)	343,441 07
Rents	57,754 29
State taxes on premiums, Insurance Department licenses and fees	270,603 23
Taxes on real estate	31,706 27
All other licenses, fees and taxes	177,441 07
Agents' balances previously charged off	58,074 90
Gross loss on sale or maturity of bonds	690 00
Gross decrease, by adjustment, in book value of ledger assets	460,693 02
All other disbursements	930,449 66
Total disbursements	$12,876,401 71

LEDGER ASSETS.

Book value of real estate	$ 1,577,845 32
Mortage loans on real estate, first liens	49,401 33
Loans on collaterals	63,826 08
Book value of bonds and stocks	11,649,726 12
Cash on hand, in trust companies and in banks	736,380 78
Agents' balances and bills receivable	45,047 01
Reinsured losses, due from other companies	13,569 44
Premiums in course of collection	3,339,628 14
Total ledger assets	$17,475,424 22

NON-LEDGER ASSETS.

Interest accrued	89,700 42
Other non-ledger assets	38,600 89
Total	$17,603,725 53
Deduct assets not admitted	723,621 78
Total admitted assets	$16,880,103 75

LIABILITIES.

Net amount of unpaid claims and expenses of settlement	$ 5,931,198 23
Total unearned premiums	5,748,601 18
Commissions, brokerage and other charges due or to become due to agents or brokers	520,355 89
Federal, state and other taxes due or accrued (estimated)	315,714 04
Salaries, rents, expenses, etc., due or accrued	30,957 55
Reinsurance due	63,770 74
Voluntary additional reserve	500,000 00
All other liabilities	290,725 02
Total liabilities, except capital	$13,401,322 65
Capital stock paid up in cash	2,000,000 00
Surplus over capital and other liabilities	1,478,781 10
Total liabilities	$16,880,103 75

MARYLAND CASUALTY—*Concluded.*

EXHIBIT OF PREMIUMS.

——	Premiums written or renewed during the year.	Premiums terminated during the year.	Net Premiums in force at Dec. 31, 1918.
	$ cts.	$ cts.	$ cts.
Accident	76,829 81	800,739 18	Nil.
Health	47,501 41	468,276 85	Nil.
Liability	6,572,526 32	5,783,496 55	3,393,602 55
Plate Glass	503,372 97	410,800 96	426,563 41
Steam Boiler	532,826 85	403,203 08	1,066,789 75
Burglary and theft	721,869 27	539,293 25	716,529 45
Sprinkler	302,410 17	207,940 43	446,233 71
Fly-Wheel	55,774 25	33,706 16	120,385 49
Auto and Teams (Property Damage)	966,677 93	755,161 62	649,750 79
Workmen's Collective	56,455 69	57,834 71	14,641 04
Fidelity	395,480 70	358,938 05	246,305 83
Surety	1,289,812 27	1,263,647 35	1,049,856 48
Physicians' Defence	24,152 36	35,197 95	17,231 18
Workmen's Compensation	9,254,319 21	8,470,255 88	3,180,230 46

MERCHANTS CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—M. J. McMICHAEL.

Vice-President and General Manager—L. M. FINGARD.

Vice-President—H. J. KING.

Secretary-Treasurer—CHAS. E. HANSLIP.

Head Office—Winnipeg, Man.

(Incorporated as "Merchants Casualty Company" under authority of chap. 117 of Statutes of Manitoba, 1913. Dominion license issued March 2, 1914.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 500,000 00
Amount paid thereon in cash	64,565 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Mortgage loans on real estate, first liens				$ 24,200 00
Bonds and debentures owned, viz.:—				
On deposit with Receiver General, viz:—				
Governments—	Par value.	Book value.	Market value.	
Dominion of Canada (4) War Loan, 1927, 5½ p.c.	8,000 00	7,924 64	8,000 00	
Dominion of Canada External Bonds, 1931, 5 p.c.	20,000 00	19,000 00	19,800 00	
Dominion of Canada (2) War Loan, 1933, 5½ p.c. (partly paid)	55,000 00	37,416 30	37,500 00	
Province of Alberta, 1923, 4½ p.c.	30,000 00	28,599 00	28,800 00	
Province of Manitoba, 1926, 5 p.c.	5,000 00	4,875 00	4,950 00	
Province of Saskatchewan, 1925, 5 p.c.	10,000 00	9,400 00	9,900 00	
Cities—				
Regina, 1923, 6 p.c.	5,000 00	4,843 00	4,843 00	
St. Boniface, 1942, 5 p.c.	10,000 00	9,290 00	9,200 00	
Towns—				
Macleod, 1933, 6 p.c.	5,000 00	4,925 00	4,900 00	
Humboldt, 1937 to 1943, 6 p.c.	16,222 16	15,200 65	15,573 24	
Galt, 1943, 5 p.c.	1,000 00	981 70	980 00	
Welland, 1933, 5 p.c.	6,000 00	5,665 80	5,820 00	
Total on deposit with Receiver General	$ 171,222 16	$ 148,121 09	$ 150,266 24	
Held by the Company, viz.:—				
Province of Ontario, 1926, 4 p.c.	15,000 00	12,900 00	12,900 00	
City of London, 1922, 5½ p.c.	8,000 00	7,828 80	7,828 80	
Greater Winnipeg Water District, 1922, 5 p.c.	3,000 00	2,841 07	2,841 07	
Total, par, book and market values	$ 197,222 16	$ 171,690 96	$ 173,836 11	
Carried out at book value				171,690 96
Cash at head office and eastern office, Toronto, Ont.				25,423 54
Cash in Standard Bank, Winnipeg				7,415 07
Agents' ledger balances				12,420 22
Total ledger assets				$ 241,149 79

OTHER ASSETS.

Market value of bonds and debentures over book value	2,145 15
Interest due, $1,080.40; accrued, $2,880.80	3,961 20
Furniture and fixtures	15,290 19
Gross assets	$ 262,546 33
Deduct assets not admitted	8,000 00
Net admitted assets	254,546 33

MERCHANTS CASUALTY—*Concluded.*

LIABILITIES.

Net amount of claims, unadjusted	$ 75,000 00	
Net amount of claims, resisted, in suit	1,500 00	
Net amount of unsettled claims		$ 76,500 00
Net revenue of unearned premiums, $107,000; carried out at 100 per cent		107,000 00
Salaries, rent, advertising, agency and other expenses due and accrued		1,220 03
Taxes due and accrued		17,000 00
Total liabilities		$ 201,720 03
Surplus of assets over liabilities		$ 52,826 30
Capital stock paid in cash		64,565 00

INCOME.

Gross cash received for premiums	$ 465,606 18	
Deduct return premiums	5,039 73	
Net cash received for premiums		$ 460,566 45
Interest and dividends		10,966 12
Membership fees		138,287 74
Total income		$ 609,820 31

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 44,414 43	
Paid for claims occurring during the year	169,083 53	
Total net amount paid for accident and sickness claims		$ 213,497 96
Commission or brokerage (including $117,230 membership fees retained by agents)		197,815 40
Paid for: Salaries of officials, $97,995.85; salaries of agents, $8,369.26; directors' fees, $150; travelling expenses, $11,444.48		117,959 59
Taxes		11,888 50
Miscellaneous expenditure, viz.: Advertising, $6,016.60; furniture and fixtures, $6,085.32; legal expenses, $1,726.79; postage, telegrams, telephone and express, $11,137.61; printing and stationery, $10,164.20; rent, $14,754.78; accounts written off, $457.92; miscellaneous expenses, $7,002.34; fire bond insurance premiums, $278.27		58,023 83
Total expenditure		$ 598,785 28

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917	$ 230,114 76
Amount of cash income	609,820 31
Total	839,935 07
Amount of cash expenditure	598,785 28
Balance net ledger assets at December 31, 1918	$ 241,149 79

RISKS AND PREMIUMS.

Accident and Sickness Risks.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	40,150	$ 14,694,900	$ 43,763 50
Taken during the year—new and renewed	23,446	8,581,236	25,556 14
Total	63,596	$ 23,276,136	$ 69,319 64
Deduct terminated	28,596	10,466,136	31,169 64
Gross and net in force at December 31, 1918	35,000	$ 12,810,000	$ 38,150 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—L. N. DUPUIS.

Vice-Presidents—C. ROBILLARD, M.P.P., W. E. HAYES and G. E. LARIN, M.D.

Managing Director—J. G. DUBEAU.

Secretary—J. C. H. DUSSAULT.

Head Office—Montreal.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the Statutes of Quebec of 1909. Incorporated as "The Merchants' and Employers' Guarantee and Accident Company," April 4, 1911, by an Act of Parliament of Canada 1-2 George V, chap. 118. Dominion license issued March 18, 1913.)

CAPITAL.

Amount of capital authorized	$ 1,000,000 00
Amount of capital subscribed	500,000 00
Amount paid in cash	99,500 00
Amount of premium on capital stock paid in by stockholders	46,325 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) Properties in Montreal				$ 55,328 40
Bonds and debentures owned by the Company, viz.:—	Par value.	Book value.	Market value.	
Dominion of Can., two year notes, 1919, 5 p.c.	$ 15,000 00	$ 14,623 98	$ 14,623 98	
Dom. of Canada, (4) War Loan, 1922, 5½ p.c.	5,000 00	5,000 00	5,000 00	
Dom. of Canada (5) War Loan, 1923, 5½ p.c.	1,500 00	1,500 00	1,500 00	
*City of Kamloops, B.C., 1938, 6 p.c.	10,000 00	9,800 00	9,900 00	
Towns—				
*Pointe aux Trembles, 1953, 6 p.c.	8,000 00	8,311 20	7,920 00	
*Pointe aux Trembles, 1953, 6 p.c.	2,000 00	2,077 80	1,980 00	
Sault au Recollet, 1954, 6 p.c.	10,000 00	10,000 00	11,100 00	
Shawinigan Falls, 1945, 5½ p.c.	15,000 00	14,362 50	14,850 00	
Villages—				
*Ormstown, 1952, 5 p.c.	25,000 00	23,960 00	21,750 00	
Municipality—				
*Cartierville, 1942, 5 p.c.	3,000 00	3,000 00	2,880 00	
Total par, book and market values...	$ 94,500 00	$ 92,635 48	$ 91,503 98	
Carried out at book value				92,635 48
Cash at head office				200 00
Cash in Bank of Hochelaga, Montreal				7,049 86
Total ledger assets				$ 155,213 74
Deduct market value of bonds and debentures under book value				1,131 50
				$ 154,082 24

*On deposit with Receiver General.

THE MERCHANTS' AND EMPLOYERS'—*Continued.*

OTHER ASSETS.

Interest accrued		$ 1,056 08
Agents' balances and premiums uncollected—		
Accident ($112.50 on business prior to Oct. 1, 1918)	$ 565 83	
Automobile ($568.73 on business prior to Oct. 1, 1918)	1,961 53	
Combined accident and sickness ($402.75 on business prior to Oct. 1, 1918).	417 95	
Employers' liability ($6,223.58 on business prior to Oct. 1, 1918)	13,740 68	
Plate Glass ($796.33 on business prior to Oct. 1, 1918)	3,632 21	
Sickness ($95 on business prior to Oct. 1, 1918)	561 00	
Total	$ 20,879 20	
Deduct commission ($3,693.92 less advances $1,683.44)	2,010 48	
Net premiums due and uncollected		18,868 72
Bills receivable held by the company		200 00
Office fixtures		4,139 80
Other assets		8,498 26
Gross assets		$ 186,845 10
Deduct assees not admitted		3,000 00
Net assets		$ 183,845 10

LIABILITIES.

Unsettled claims—		
Automobile, adjusted and unpaid	$ 966 39	
Automobile, resisted, in suit	2,775 00	
Total net amount of automobile claims unsettled	$ 3,741 39	
Combined accident and sickness adjusted and unpaid	$ 8,686 67	
Combined accident and sickness, resisted, in suit	545 50	
Total net amount of combined accident and sickness claims, unsettled	9,232 17	
Employers' Liability, adjusted and unpaid	$ 12,728 36	
Employers' Liability, resisted, in suit	15,299 00	
Total net amount of employers' liability claims unsettled	$ 28,027 36	
Plate Glass, adjusted and unpaid	$ 1,215 10	
Total net amount of unsettled claims		$ 42,216 02
Reserve of unearned premiums—		
Accident	$ 1,053 15	
Automobile	9,422 19	
Employers' Liability	26,778 25	
Plate Glass	17,875 08	
Sickness	937 54	
Total, $56,066.21; carried out at 80 per cent ($44,852.96, and $2,816.01 Perfect Protection, Health and Accident premiums paid in advance)		47,668 97
Taxes due and accrued		2,132 26
Reinsurance premiums, due: Accident, $105.75; Sickness, $120.15		225 90
Total liabilities		$ 92,243 15
Excess of assets over liabilities		$ 91,601 95
Capital stock paid in cash		99,500 00

The Merchants' and Employers'—*Continued.*

INCOME.

—	Accident.	Combined Accident and Sickness.	Automobile (excluding Fire Risk.	Employers' Liability	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	3,859 83	49,213 37	33,310 61	96,731 36	26,457 94	3,158 84
Less reinsurance	620 62					272 00
return premiums	1,297 95	338 11	9,886 31	11,934 34	8,064 76	1,199 75
Total deduction	1,918 57					1,471 75
Net cash received	1,941 26	48,875 26	23,424 30	84,797 02	18,393 18	1,687 09

Net cash received for premiums for all classes of business	$ 179,118 11
Cash received for interest on investments	5,831 55
Rents	1,089 32
Policy fees	12,136 00
Total income	$ 198,174 98

EXPENDITURE.

—	Accident.	Combined Accident and Sickness.	Automobile (excluding Fire Risk.	Employers' Liability	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years		3,291 92	119 50	3,658 10	1,252 76	
Paid for claims occurring during the year	488 92	24,299 52	3,467 95	34,194 95	13,494 89	321 59
Deduct savings and salvage					95 56	
Net paid for said claims					13,399 33	
Total net paid for said claims	488 92	27,591 44	3,587 45	37,853 05	14,652 09	321 59

Total net payments for claims for all classes of business	$ 84,494 54
Dividends paid stockholders	5,970 00
Commissions and brokerage (including policy fees retained by agents)	50,490 93
Taxes	4,210 77
Salaries, fees and travelling expenses:—Salaries: head office, $20,704.41; general and special agents, $6,320.33; fees: directors, $2,250; auditors, $300; travelling expenses, $3,802.79	33,377 13
Miscellaneous expenditure, viz.:—Advertising, $3,073.70; furniture and fixtures, $1,099.22; legal expenses, $2,544.13; medical examiners' fees, $1,482.16; postage, telegrams, telephones and express, $1,903.95; printing and stationery, $3,113.49; rents, $2,000; general expenses, $3,664.25; exchange and collection, $81.23; automobiles, $1,165.35	20,127 48
Total expenditure	$ 198,670 85

THE MERCHANTS' AND EMPLOYERS'—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1917	$ 155,709 61
Amount of cash income	198,174 98
Total	$ 353,884 59
Total amount of expenditure	198,670 85
Balance of net ledger assets at December 31, 1918	$ 155,213 74

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	Accident.			Combined Accident and Sickness.			Automobile (excluding Fire Risk.)		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1917	137	118,825	1,453 39	2,664	1,082,370	2,529 48	165	1,650,000	8,983 13
Taken in 1918—New	136	556,516	2,299 08	2,464	891,350	3,148 25	363	3,630,000	27,279 19
Renewed	117	377,616	2,773 10	.....	.....	.....	115	1,150,000	5,768 57
Totals	390	1,052,957	6,525 57	5,128	1,973,720	5,677,73	643	6,430,000	42,030 89
Less ceased	213	314,050	3,678 49	3,008	1,104,470	3,821 47	380	3,800,000	24,186 50
Gross in force at end of 1918	177	738,907	2,847 08	2,120	869,250	1,856 26	263	2,630,000	17,844 39
Less reinsured	....	259,750	740 77	.....	.....	.....	....	.....	.....
Net in force at end of 1918	177	479,157	2,106 31	2,120	869,250	1,856 26	263	2,630,000	17,844 39

Risks and Premiums.	Class of Business.						
	Employer' Liability.			Plate Glass.		Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.		$ cts.
Gross in force at end of 1917	590	5,940,000	44,287 42	1,737	34,622 23	88	1,532 51
Taken in 1918—New	349	3,490,000	27,850 60	738	14,398 00	112	2,247 33
Renewed	442	4,420,000	34,720 67	704	34,985 97	70	1,637 00
Totals	1,381	13,850,000	106,858 69	3,239	84,006 20	270	5,416 84
Less ceased	709	7,090,000	53,302 18	2,271	43,737 46	151	3,164 01
Gross in force at end of 1918	672	6,760,000	53,556 51	968	40,268 74	119	2,252 83
Less reinsured	.....	.....	.....	.....	.....	.....	377 75
Net in force at end of 1918	672	6,760,000	53,556 51	968	40,268 74	119	1,875 08

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—SPENCER JOHN PORTAL.

Secretary—T. B. MULLINGS.

Principal Office—London, England.

Chief Agent in Canada—J. H. EWART.

Head Office in Canada—Toronto.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated under the Companies' Act, 1862 to 1883, as a limited company June 17, 1885. Dominion license issued April 4, 1907. Name changed from the National Provincial Plate Glass Insurance Company, Limited, to the above name in June, 1912.)

CAPITAL.

Amount of joint stock capital authorized, £50,000	$ 243,333 33
Amount subscribed and paid in cash, £20,225	99,888 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver Geneeral, viz.:—

	Par value.	Market value.
Canada stock, 1930/1950, 3½ p.c	$ 2,433 33	$ 1,873 66
Canada stock, 1940/1960, 4 p.c	3,893 33	3,270 40
Province of Quebec, 1954, 4½ p.c	2,433 33	2,190 00
British Consols, 1923 or later, 2½ p.c	4,866 67	2,725 34
British National War bonds, 1928, 5 p.c	4,866 67	4,866 67
British War Loan stock, 1929/1947, 5 p.c	5,353 33	5,085 66
Total on deposit wtih Receiver General	$ 23,846 66	$ 20,011 73

Carried out at market value	$ 20,011 73

Other Assets in Canada.

Agents' balances and premiums uncollected (plate glass)	168 25
Total assets in Canada	$ 20,179 98

LIABILITIES IN CANADA.

Net amount of plate glass claims, adjusted and unpaid	$ 1,030 57
Reserve of unearned premiums, $17,076.21; carried out at 80 per cent	13,660 96
Taxes due and accrued	200 00
Total liabilities in Canada	$ 14,891 53

INCOME IN CANADA.

Gross cash received for premims	$ 21,550 19	
Deduct return premiums	2,005 38	
Total net cash received for plate glass premiums		$ 19,544 81
Total income in Canada		$ 19,544 81

THE NATIONAL PROVINCIAL PLATE GLASS—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 1,395 34	
Amount paid for claims occurring during the year	$ 8,951 72	
Deduct salvages	90 75	
Net amount paid for said claims	$ 8,860 97	
Total net amount paid for plate glass claims		$ 10,256 31
Commission or brokerage		7,820 78
Taxes		732 57
Miscellaneous expenditure: Printing and stationery, $120.75; postage, telegrams, telephones and express, $277.49		398 24
Total expenditure in Canada		$ 19,207 90

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums.
Policies in force at end of 1917	$ 22,988 21
Taken during the year, new	15,103 70
Taken during the year, renewed	6,454 12
Total	$ 44,546 03
Deduct terminated	13,990 78
Gross and net in force at end of 1918	$ 30,555 25

(*For General Business Statement, see Appendix.*)

NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—W. B. JOYCE.

Secretary—H. J. HEWITT.

Principal Office—New York.

Joint Chief Agents in Canada—Messrs. REED, SHAW AND MCNAUGHT.

Head Office in Canada—Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1910.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 4,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Dom. of Canada bonds, 1926, 5 p.c.	$ 15,000 00	$ 14,550 00	
City of Westmount, 1954, 4 p.c.	15,000 00	12,300 00	
Town of Maisonneuve, 1950, 4½ p.c.	54,000 00	44,280 00	
Total on deposit with Receiver General	$ 84,000 00	$ 71,130 00	
Carried out at market value			$ 71,130 00

Other Assets in Canada.

Bond on deposit with Province of Quebec, viz.:—		
Town of Maisonneuve, 1954, 5 p.c.	$ 50,000 00	$ 47,000 00
Carried out at market value		47,000 00
Cash in banks, viz.:—		
Royal Bank of Canada, Toronto	$ 19,743 12	
Home Bank of Canada, Toronto	9,824 07	
Total cash in banks		29,567 19
Interest accrued		1,108 17
Agents' balances and premiums uncollected (guarantee)		1,651 90
Total assets in Canada		$ 150,457 26

LIABILITIES IN CANADA.

Total net amount of guarantee claims unadjusted ($7,495.50 accrued prior to 1918)	$ 10,951 49
Reserve of unearned premiums, $38,970.37; carried out at 80 per cent	31,176 29
Taxes due and accrued	29,000 00
Total liabilities in Canada	$ 71,127 78

INCOME IN CANADA.

Gross cash received for premiums	$ 89,873 10	
Deduct return premiums	6,390 52	
Total net cash received for guarantee premiums		$ 83,482 58
Received for interest and dividends		6,815 83
Total income in Canada		$ 90,298 41

National Surety—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 10,512 00	
Deduct recoveries	6,359 21	
Net amount paid for said claims	$ 4,152 79	
Amount paid for claims occurring during the year	$ 8,291 02	
Deduct savings and salvage	1,823 00	
Net amount paid for said claims	$ 6,468 02	
Total net amount paid for claims		$ 10,620 81
Paid for commission or brokerage		25,064 68
Paid fot taxes		2,679 00
Miscellaneous expenditure, viz.:—Loss expenses, $453.25; postage, telegrams, telephones and express, $38.17; printing and stationery, $85.47; legal expenses, $7; underwriters' boards, tariff associations, etc., $111.13		695 02
Total expenditure in Canada		$ 39,059 51

RISKS AND PREMIUMS IN CANADA.

For Guarantee Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	920	$ 14,999,926	$ 83,416 98
Policies taken during the year, new and renewed	961	16,535,246	79,736 12
Total	1,881	$ 31,535,172	$163,153 10
Deduct terminated	987	17,167,170	81,166 91
Gross and net in force at December 31, 1918	894	$ 14,368,002	$ 81,986 19

General Business Statement for the Year ending December 31, 1918.

INCOME.

Net cash received for premiums	$ 5,853,361 50
Inspections	2,784 02
Interest and dividends	610,022 18
Rents	3,947 38
Agents' balances previously charged off	60 75
Gross profit on sale or maturity of real estate and bonds	1,963 73
Borrowed money	853,477 79
Income received from other sources	159,858 57
Total income	$ 7,485,475 92

DISBURSEMENTS.

Net amount paid policyholders for claims	$ 1,473,251 78
Investigation and adjustment of claims	141,624 97
Cash paid stockholders for interest or dividends	479,964 00
Commission or brokerage (less received on return premiums and reinsurance)	1,320,392 66
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	746,722 38
Salaries, travelling and all other expenses of agents not paid by commissions	239,980 29
Inspections (other than medical and claim)	2,956 01
Rents	53,200 10
Taxes on real estate	964 61
State taxes on premiums, Insurance Department licenses and fees	126,123 70
All other licenses, fees and taxes	104,008 82
Borrowed money	160,777 79
Interest on borrowed money	7,050 89
Gross on sale or maturity of bonds and stocks	28,681 92
Agents' balances previously charged off	1,667 79
All other disbursements	331,357 83
Total disbursements	$ 5,218,725 54

NATIONAL SURETY—*Concluded.*

LEDGER ASSETS.

Book value of real estate	$ 105,253 92
Mortgage loans on real estate, first liens, $68,414.46, other, $925	69,339 46
Loans secured by pledge of bonds, stocks or other collaterals	72,052 18
Book value of bonds and stocks	14,143,272 22
Premiums in course of collection	1,578,776 35
Cash on hand, in transit, in trust companies and in banks	816,630 45
Bills and accounts receivable	10,000 00
Other ledger assets	439,523 43
Total ledger assets	$17,234,848 01

NON-LEDGER ASSETS.

Interest due and accrued	141,348 69
Other non-ledger assets	46,018 55
Total	$17,422,215 25
Deduct assets not admitted	1,338,199 95
Total admitted assets	$16,034,015 30

LIABILITIES.

Total net amount of unpaid claims	$ 1,832,224 78
Estimated expenses of investigations and adjustment of unpaid claims	76,315 00
Total unearned premiums	3,559,287 79
Commissions, brokerage and other charges due or accrued	313,207 69
Salaries, rents, bills, expenses, etc., due or accrued	24,782 23
Federal state, and other taxes due or accrued (estimated)	259,285 57
Dividends declared and unpaid to stockholders	120,091 00
Due and to become due for borrowed money	812,700 00
Interest due or accrued	6,340 00
Return premiums, $51,653.66; reinsurance, $57,465.84	109,119 50
All other liabilities	173,900 31
Total liabilities (except capital)	$ 7,287,253 87
Capital stock paid up in cash	4,000,000 00
Surplus above capital and other liabilities	4,796,761 43
Total	$16,084,015 30

RISKS AND PREMIUMS.

——	Premiums on policies written or renewed during the year.	Premiums on risks expired and terminated.	Net Premiums on policies in force at end of year.
	$ cts.	$ cts.	$ cts.
Fidelity risks	2,811,575 94	2,363,095 45	2,288,677 13
Surety risks	4,313,862 72	4,123,769 80	3,761,419 33
Burglary and theft risks	1,076,065 66	910,803 72	871,044 89

THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—MAJOR A. WHITE.

Secretary—J. CARROLL FRENCH.

Principal Office—Maiden Lane and William St., New York.

Chief Agent in Canada—GEO. W. PACAUD.

Head Office in Canada—Montreal.

(Incorporated March, 1891. Commenced business in Canada, January, 1900.)

CAPITAL.

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 200,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Cities—			
Quebec, 1932, 3½ p.c.	$ 11,000 00	$ 9,130 00	
Toronto, 1929, 3½ p.c.	9,733 34	8,468 00	
Toronto, 1944, 3½ p.c.	9,733 33	7,592 00	
Three Rivers, 1943, 5 p.c.	5,000 00	4,650 00	
Total on deposit with Receiver General	$ 35,466 67	$ 29,840 00	
Carried out at market value			$ 29,840 00

Other Assets in Canada.

Interest accrued	569 57
Agents' balances and premiums uncollected (plate glass) ($21.61 on business prior to Oct. 1, 1918)	2,201 43
Total assets in Canada	$ 32,611 00

LIABILITIES IN CANADA.

Net amount of plate glass claims, adjusted and unpaid	$ 1,503 25	
" " " unadjusted	1,800 00	
Total net amount of unsettled claims		$ 3,303 25
Reserve of unearned premiums, $19,362.03; carried out at 80 per cent		15,489 62
Due and accrued for taxes		500 00
Total liabilities in Canada		$ 19,292 87

INCOME IN CANADA.

Gross cash received for premiums	$ 29,312 29	
Deduct return premiums	5,538 81	
Net cash received for plate glass premiums		$ 23,773 48
Received for interest on investments		1,305 81
Total income in Canada		$ 25,079 29

The New York Plate Glass—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 1,787 41	
Deduct savings and salvage	112 91	
Net amount paid for said claims	$ 1,674 50	
Amount paid for claims occurring during the year	$ 9,353 09	
Deduct savings and salvage	175 57	
Net amount paid for said claims	$ 9,177 52	
Total net amount paid for plate glass claims		$ 10,852 02
Commission or brokerage		8,309 98
Taxes		1,129 89
Miscellaneous expenditure, viz.: Exchange, $17.46; printing and stationery, $9.72; advertising, $9.80; legal expenses, $10; office expenses, $120; postage, telegrams, telephone and express, $47.85; underwriters' boards, tariff associations, etc., $92.32; duty and supplies, $23.25; premium on surety bonds, $15; adjusting expense, $6.75		343 35
Total expenditure in Canada		$ 20,635 24

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums.
Gross in force at end of 1917	$ 30,826 88
Taken in 1918, new and renewed	29,249 08
Total	$ 60,075 96
Less ceased	22,624 70
Gross and net in force at December 31, 1918	$ 37,451 26

General Business Statement for the Year ending December 31, 1918.

INCOME.

Net cash received for premiums	$ 1,164,778 02
Interest and dividends	30,108 08
From agents' balances previously charged off	314 09
Gross profit on sale or maturity of stocks and bonds	30 62
Total income	$ 1,195,230 81

DISBURSEMENTS.

Net amount paid for plate glass claims	$ 496,609 68
Cash paid stockholders for interest or dividends	40,000 00
Commission or brokerage (less received on return premiums and reinsurance)	423,090 31
Salaries, travelling and all other expenses of agents not paid by commission	7,571 26
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	79,359 41
State taxes on premiums, Insurance Department licenses and fees	17,241 24
All other licenses, fees and taxes	10,037 26
Rents	9,495 08
Gross loss on sale or maturity of bonds and stocks	10,484 21
All other disbursements	17,700 42
Total disbursements	$ 1,111,588 87

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 41,000 00
Book value of bonds and stocks	841,367 94
Cash on hand, in trust companies and in banks	72,903 83
Premiums in course of collection	267,317 70
Total ledger assets	$ 1,222,589 47

The New York Plate Glass—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 4,285 38
Gross assets	$ 1,226,874 85
Deduct assets not admitted	202,949 03
Total admitted assets	$ 1,023,925 82

LIABILITIES.

Total amount of unpaid claims	$ 88,277 66
Total unearned premiums	535,420 44
Commissions, brokerage and other charges due or to become due to agents or brokers	79,703 74
Federal, state and other taxes due or accrued, estimated	14,500 00
Salaries rents, expense bills, accounts, fees, etc., due or accrued	500 00
Total liabilities, except capital	$ 718,401 84
Capital stock paid in cash	200,000 00
Surplus over all liabilities	105,523 98
Total liabilities	$ 1,023,925 82

EXHIBIT OF PREMIUMS.

Plate Glass Risks.

Premiums written or renewed during the year	$ 1,481,136 76
Premiums terminated during the year	1,166,603 91
Net premiums in force at December 31, 1918	1,070,714 40

THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Chairman—A. H. CAMPBELL.

Secretary—H. T. R. ROSS.

Principal Office—London, Eng.

Chief Agents in Canada—ROBT. HAMPSON AND SON (LTD.).

Head Office in Canada—Montreal.

(Organized 1859. Incorporated 1888. Commenced business in Canada 1898.)

CAPITAL.

Amount of capital authorized and subscribed	£ 100,000	$ 486,666 67
Amount paid in cash	100,000	486,666 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
Can. Nor. Ont. Ry. 1st Mtge. deb. stock (g'teed by Dominion of Canada), 1961, 3½ p.c.	$ 132,860 00	$ 95,659 00	
Carried out at market value			$ 95,659 00

Other Assets in Canada.

Agents' balances and premiums uncollected	2,415 10
Total assets in Canada	$ 98,074 10

LIABILITIES IN CANADA.

Taxes due and accrued	$ 1,200 00
Total liabilities in Canada	$ 1,200 00

INCOME IN CANADA.

Net cash received for inland transportation premiums	$ 5,465 57

EXPENDITURE IN CANADA.

Amount paid for inland transportation claims occurring during the year	$ 1,266 34
Paid for commission or brokerage	2,078 73
Paid for taxes	351 18
Miscellaneous expenditure: Advertising, $10; postage, telegrams, telephones and express, $16.42; printing and stationery, $186.25	212 67
Total expenditure in Canada	$ 3,908 92

Inland Transportation Risks.	Amount.	Premiums.
Policies taken during the year, new	$ 50,033,282	$ 7,407 52

(*For General Business Statement, see Appendix.*)

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—K. C. ATWOOD.

Secretary—W. C. POTTER.

Principal Office—New York.

Chief Agent in Canada—J. W. MACKENZIE.

Head Office in Canada—Toronto.

(Incorporated March, 1893. Commenced business in Canada, Feb. 14, 1918.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 700,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bond on deposit with Receiver General, viz.:—			
Dominion of Canada notes, 1919, 5 p.c.	$ 75,000 00	$ 71,531 25	
Carried out at market value			$ 71,531 25

Other Assets in Canada.

Cash at Head Office in Canada		1,314 55
Cash in Standard Bank of Canada, Toronto		809 14
Interest accrued		1,562 50
Agents' balances and premiums uncollected:—		
Accident	$ 292 50	
Automobile (excluding Fire Risk)	718 86	
Sickness	407 78	
Total ($1,419.14, less commission $373.30)		1,045 84
Office furniture and plans		552 50
Total assets in Canada		$ 76,815 78

LIABILITIES IN CANADA.

Reserve of unearned premiums:—		
Accident	$ 1,728 90	
Automobile (excluding Fire Risk)	1,715 40	
Sickness	1,841 69	
Total, $5,285.99; carried out at 80 per cent		$ 4,228 79
Due and accrued for taxes		42 96
Total liabilities in Canada		$ 4,271 75

THE PREFERRED ACCIDENT—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Accident.	Automobile (excluding Fire Risk)	Sickness.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	2,531 60	2,566 81	2,578 39	
Less return premiums	230 75	712 57	223 63	
Net cash received	2,300 85	1,854 24	2,354 76	
Net cash received for premiums for all classes of business				$ 6,509 85
Cash received for interest on investments				3,750 00
Total income in Canada				$ 10,259 85

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Accident.	Automobile (excluding Fire Risk)	Sickness.	
	$ cts.	$ cts.	$ cts.	
Paid for claims occurring during the year	1,283 55	254 75	427 12	
Total net payments for claims for all classes of business				$ 1,965 42
Commission and brokerage				1,711 60
Taxes				182 13
Salaries, fees and travelling expenses:—Salaries:—Head office, $7,789.14; travelling expenses:—Officials, $863.37				8,652 51
Miscellaneous expenditure, viz.:—Advertising, $806.45; furniture and fixtures, $552.65; postage, telegrams, telephones and express, $100; printing and stationery, $1,204.38; rents, $1,000; special organization expenses, $201.87				3,865 35
Total expenditure in Canada				$ 16,377 01

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Class of Business.							
	Accident.			Automobile (excluding Fire Risk.)			Sickness.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No	Premiums.
		$	$ cts.		$	$ cts.		$ cts.
Taken in 1918—New	153	944,500	2,824 10	57	285,000	3,285 67	115	2,986 17
Less ceased	14	82,000	230 75	19	95,000	712 57	10	223 63
Gross and net in force at end of 1918	139	862,500	2,593 35	38	190,000	2,573 10	105	2,762 54

THE PREFERRED ACCIDENT—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING December 31, 1918.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 82,000 00
Book value of stocks and bonds held by the company	4,560,816 44
Cash on hand, in trust companies and in banks	166,577 36
Premiums in course of collection	902,102 96
Bills receivable	14,752 82
All other ledger assets	215 28
Total ledger assets	$ 5,726,464 86

NON-LEDGER ASSETS.

Interest accrued	52,351 87
Gross assets	$ 5,778,816 73
Deduct assets not admitted	421,953 72
Total admitted assets	$ 5,356,863 01

LIABILITIES.

Net amount of unpaid claims	$ 1,009,215 19
Estimated expenses of investigation and adjustment of unpaid claims	31,412 93
Unearned premiums	1,600,028 83
Commissions, brokerage and other charges due or to become due to agents or brokers	190,122 04
Federal, state and other taxes due or accrued (estimated)	150,000 00
Salaries, rents, etc., due and accrued	6,444 02
Dividends declared and unpaid to stockholders	21,000 00
Interest due or accrued	1,074 00
Return premiums	4,321 71
Reinsurance premiums	13,076 23
Other liabilities	630,168 06
Total liabilities, except capital stock	$ 3,656,863 01
Capital stock paid up	700,000 00
Surplus over capital and liabilities	1,000,000 00
Total liabilities	$ 5,356,863 01

INCOME.

Net cash received for premiums	$ 3,272,135 23
Interest and dividends	189,576 59
Total income	$ 3,461,711 82

DISBURSEMENTS.

Net amount paid for claims	$ 1,035,746 29
Investigation and adjustment of claims	158,568 32
Dividends to stockholders	175,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums	788,719 31
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	245,747 13
Salaries, travelling and all other expenses of agents not paid by commissions	51,111 27
State taxes on premiums, Insurance Department licenses and fees	47,003 15
Rents	18,253 35
All other licenses, fees and taxes	92,887 05
Gross loss on sale or maturity of bonds	4,475 75
All other disbursements	43,289 89
Total disbursements	$ 2,660,801 51

EXHIBIT OF PREMIUMS.

	Accident.	Automobile.	Sickness.
Premiums on risks written or renewed during the year	$1,082,711 53	$ 612,789 00	$ 365,215 56
Premiums on risks terminated during the year	1,111,721,40	508,130 97	363,067 50
Premiums on net amount in force at December 31, 1918	852,100 51	416,639 84	285,086 54

†THE PROTECTIVE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

President—J. T. FARISH.
Vice-President—NELSON MITCHELL.
Manager and Secretary—E. E. GLEASON.
Principal Office—Granby, Que.

(Incorporated by an Act of the Parliament of Canada, March 22, 1907. Dominion license issued June 18, 1907.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 50,000 00
Amount paid thereon in cash	25,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures owned by the Company—

	Par value.	Book value.	Market value.
Dom. of Can. (4) War Loan, 1937, 5 p.c.	$ 5,000 00	$ 4,796 06	$ 4,796 06
Dom. of Can. (4) War Loan, 1937, 5½ p.c.	5,000 00	5,000 00	5,000 00
Cities—			
Edmonton, 1918 to 1956, 4½ p.c.	4,711 05	4,402 51	4,004 39
*Port Arthur (Atikokan Iron Co., Ltd.), 1925, 5 p.c.	2,000 00	1,981 19	1,920 00
Prince Albert, 1942, 4½ p.c.	5,000 00	4,186 13	4,000 00
*Regina, 1928, 5 p.c.	5,000 00	4,905 01	4,750 00
Villages—			
*Granby, 1936, 4 p. c.	16,000 00	16,000 00	12,960 00
St. Michel de Laval, 1954, 6 p.c.	5,000 00	5,000 00	5,050 00
School—			
Fort William, Ont., R.C., 1941, 4½ p.c.	5,000 00	4,664 65	4,050 00
Total par, book and market values	$ 52,711 05	$ 50,935 55	$ 46,530 45

Carried out at book value		$ 50,935 55
Cash at head office		630 88
Cash in banks, viz.:—		
Canadian Bank of Commerce, Granby, Que., current account	$ 3,239 20	
Canadian Bank of Commerce, Granby, Que., savings account	5,000 00	
Total cash in banks		8,239 20
Total ledger assets		$ 59,805 63
Deduct market value of bonds and debentures under book value		4,405 10
		$ 55,400 53

OTHER ASSETS.

Interest due, $113.50; accrued, $623.70	736 20
Premiums due and uncollected ($7,336.30 on business prior to Oct. 1, 1918)	8,756 42
Office furniture (less depreciation)	1,014 44
Motor car (less depreciation	765 00
Total assets	$ 66,672 59

† Since the beginning of 1919 a call of 20 per cent was made on the shareholders of which the full amount ($10,000) has been received.
*On deposit with Receiver General.

THE PROTECTIVE ASSOCATION—*Continued.*

LIABILITIES.

Total net amount of unsettled accident and sickness claims		$ 26,988 94
Reserved of unearned premiums, $45,510.03; carried out at 80 per cent		36,408 03
Due and accrued for salaries, rent and medical fees		2,825 04
Taxes due and accrued		416 00
Total liabilities		$ 66,638 01
Excess of assets over liabilities		$ 34 58
Capital Stock paid in cash		25,000 00

INCOME.

Gross cash received for accident and sickness premiums	$ 165,382 14	
Deduct return premiums	1,061 85	
Net cash received for premiums		$ 164,320 29
Received for interest		2,727 43
Total		$ 167,047 72
Received for calls on capital		5,000 00
Total income		$ 172,047 72

EXPENDITURE.

Net amount paid during the year for accident and sickness claims occurring in previous years	$ 12,819 97	
Net amount paid during the year for accident and sickness claims occurring during the year	101,374 09	
Total net amount paid for claims		$ 114,194 06
Amount of dividends paid during the year		5,000 00
Commission or brokerage		22,036 67
Paid for: salaries of officials, $17,733.75; do., of agents and office staff, $13,519.45; auditors' fees, $178.30; travelling expenses, $4,025.65		35,457 15
Taxes		2,825 82
Miscellaneous expenditure, viz.: Office furniture and fixtures, $155.15; postage, telegrams, telephone and express, $2,205; printing and stationery, $2,643.32; advertising, $232.60; legal expenses, $300; rents, $636.55; medical, $2,393.50; sundries, $1,118.10		9,684 22
Total expenditure		$ 189,197 92

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1917	$ 76,955 83
Amount of cash income	172,047 72
Total	$ 249,003 55
Expenditure	189,197 92
Balance, net ledger assets, at December 31, 1918	$ 59,805 63

RISKS AND PREMIUMS.

Accident and Sickness Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	11,873	$ 5,936,500	$ 142,476 00
Taken during the year, new	3,279	1,786,800	49,168 00
renewed	9,664	4,832,000	115,968 00
Total	24,816	$ 12,555,300	$ 307,612 00
Less terminated	11,873	5,936,500	142,476 00
Gross and net in force at December 31, 1918	12,943	$ 6,618,800	$ 165,136 00

RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—Hon. CHAS. N. LAWRENCE.
Manager—ARTHUR WORLEY.
Secretary—J. L. HARDING.
Principal Office—London, Eng.
Chief Agent in Canada—F. H. RUSSELL.
Head Office in Canada—Toronto.

(Organized March, 1849. Dominion license issued November 27, 1902).

CAPITAL.

Amount of joint stock capital authorized and subscribed	£	1,000 000
Amount paid in cash		200,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Governments—			
British War Loan, 1929/1947, 5 p.c.	$ 64,034 70	$ 60,439 13	
India Stock (Sterling), 1948 or later, 3 p.c.	79,599 75	46,167 86	
Cities—			
Toronto, 1948, 4 p.c.	48,666 67	41,366 67	
Toronto, 1948, 4½ p.c.	24,333 33	22,630 00	
Railway—			
East Indian Ry. New deb. stock (g'teed by Sec. of State for India), 1929 or later on 12 mos. notice, 3 p.c.	45,454 67	25,909 16	
Total on deposit with Receiver General	$ 262,089 12	$ 196,512 82	
Carried out at market value			$ 196,512 82

Other Assets in Canada.

Cash at head office in Canada			2,924 10
Cash in banks:—			
Dominion Bank, Toronto (overdraft)		$ −2,292 21	
" Montreal		6,016 87	
" Winnipeg		2,681 48	
" Edmonton		2,076 65	
" Vancouver		2,706 96	
Merchants Bank, St. John		7,592 93	
Total cash in banks			18,782 68
Due from agents			9,841 05
Office furniture			4,279 39
Cash on deposit with Winnipeg W.C.A.			5,000 00
Cash on deposit Edmonton Electric Light			5 00
Workmen's Compensation Pool, permanent disability deposits, a/c, Manitoba			2,427 72
Workmen's Compensation Pool a/c, Ontario			2,339 17
Manitoba W.C.A. pool account			17,677 78
Agents' balances and premiums uncollected, viz.:—			
Accident ($815.16 on business prior to Oct. 1, 1918)		$ 4,900 26	
Automobile (excluding Fire Risk) ($608·24 " " 1, 1918)		4,850 52	
Burglary ($12 " " 1, 1919)		45 75	
Guarantee ($225·49 " " 1, 1918)		1,246 09	
Employers' Liability (2,050·36 " " 1, 1918)		11,876 69	
Sickness ($672·51 " " 1, 1918)		4,042 70	
Plate Glass ($1,165·30 " " 1, 1918)		4,921 15	
Total ($31,883.16; less $7,141.83 commission)			24,741 33
Total assets in Canada			$ 284,531 04

Railway Passengers—*Continued.*

LIABILITIES IN CANADA.

Net amount of unsettled claims, viz.:—		
Accident, unadjusted ($600 accrued in previous years)	$ 5,220 00	
Accident, resisted, in suit (accrued in previous years)	100 00	
Burglary, unadjusted	300 00	
Guarantee, unadjusted ($3,100.00 accrued in previous years)	3,150 00	
Guarantee, resisted, in suit (accrued in previous years)	3,000 00	
Plate Glass, unadjusted ($2,673 accrued in previous years)	3,033 00	
Plate Glass, resisted, in suit (accrued in previous years)	125 00	
Sickness unadjusted	5,220 00	
Employers' Liability, unadjusted ($11,850 accrued in previous years)	45,695 00	
Employers' Liability, resisted, not in suit	100 00	
Automobile, (excluding Fire Risk) unadjusted ($100 accrued in previous years)	4,695 00	
Total net amount of unsettled claims		$ 70,638 00
Reserve of unearned premiums, viz.:—		
Accident	$ 25,243 17	
Burglary	177 12	
Guarantee	9,152 94	
Sickness	12,332 90	
Employers' Liability	24,800 87	
Plate Glass	15,284 18	
Automobile	30,186 64	
Total, $117,177.82; carried out at 80 per cent		93,742 26
Salaries, rent, advertising, etc., accrued, not due		987 76
Taxes accrued, not due		4,164 14
Return premiums due		
Accident	$ 15 20	
Automobile (excluding Fire Risk)	143 38	
Sickness	12 55	
Burglary	1 00	
Employers' Liability	129 53	
Guarantee	4 66	
Plate Glass	1 58	
Total return premiums, $307.90 less $68.97 commission		$ 238 93
Total liabilities in Canada		169,771 09

INCOME.

	Accident.	Automobile (excluding Fire Risk).	Burglary.	Employers' Liability.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	56,839 75	59,238 48	300 50	140,677 10
Less reinsurances	162 00			
Less return premiums	973 82	6,085 74	6 16	9,837 30
Total deduction	1,135 82			
Net cash received	55,703 93	53,152 74	294 34	130,839 80

Railway Passengers—*Continued.*

INCOME IN CANADA.—*Concluded.*

	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.
Gross cash received	15,644 51	19,057 61	25,270 76
Less reinsurances		73 64	53 00
Less return premiums	751 98	403 10	417 48
Total deduction		476 74	470 48
Net cash received	14,892 53	18,580 87	24,800 28

Net cash received for premiums for all classes of business	$ 298,264 49
Interest	450 69
Total income in Canada	$ 298,715 18

EXPENDITURE IN CANADA.

—	Accident.	Automobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee	Plate Glass	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	13,403 58	4,001 55	.....	16,224 30	36,083 17	2,836 67	1,973 35
Less savings and salvage	.....	82 10	.....	489 06	1,417 99	94 52	31 00
Less reinsurances	.....	.....	.....	.....	3,793 53	.....	.....
Total deduction	.....	.....		.....	5,211 52	.....	.....
Net paid for said claims	13,403 58	3,919 45		15,735 24	30,871 65	2,742 15	1,942 35
Paid for claims occurring during the year	9,585 74	10,104 04	131 10	29,203 62	295 74	12,694 86	10,218 26
Less savings and salvage	.....	147 12	.....	32 37	.....	1,314 82	71
Less reinsurances	101 78	.....	.....	.....	.....	.....	.....
Net paid for said claims	9,483 96	9,956 92	.....	29,171 25	295 74	11,380 04	10,217 55
Total net paid for said claims	22,887 54	13,876 37	131 10	44,906 49	31,167 39	14,122 19	12,159 90

Total net payment for all classes of business	$ 139,250 98
Commission and brokerage	66,638 79
Taxes	9,831 03
Salaries, fees and travelling expenses: Salaries, head office, $40,413.33; fees, auditors, $815; travelling expenses, officials, $3,224.79; agents, $197.59	44,650 71
Miscellaneous expenditure, viz: Advertising, $1,431.72; furniture and fixtures, $1,634.61; inspections, $91.50; legal expenses, $521.92; sundries, $2,499.29; medical examiners' fees, $602; postage, telegrams, telephones and express, $2,557.35; printing and stationery, $4,060.01; rents and rates, $5,034.92; underwriters' boards, associations, etc., $689.15; bad debts, $211.72	19,334 19
Total expenditure in Canada	$ 279,705 70

RAILWAY PASSENGERS—*Continued*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Accident.			Automobile (excluding Fire Risk)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	3,598	8,311,150	53,800 24	636	6,360,000	30,830 44
Taken in 1918. New	709	2,109,350	11,830 35	1,038	10,380,000	51,902 50
Renewed	3,736	9,583,604	46,321 55	228	2,280,000	9,736 94
Totals	8,043	20,004,104	111,952 14	1,902	19,020,000	92,469 97
Less ceased	4,689	11,437,150	61,303 80	659	6,590,000	32,096 68
Gross in force at end of 1918	3,354	8,566,954	50,648 34	1,243	12,430,000	60,373 29
Less reinsured	.....	40,000	162 00			
Net in force at end of 1918	3,354	8,526,954	50,486 34	1,243	12,430,000	60,373 29

Risks and Premiums.	Class of Business.				
	Burglary.			Employers' Liability.	
	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.
Gross in force at end of 1917	22	26,000	150 50	853	64,390 93
Taken in 1918 New	27	39,500	236 75	601	88,601 99
Renewed	17	20,800	118 50	228	52,043 82
Totals	66	86,300	505 75	1,682	205,036 74
Less ceased	22	26,000	151 50	1,220	153,946 35
Gross and net in force at end of 1918	44	60,300	354 25	462	51,090 39

RAILWAY PASSENGERS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.				
	Guarantee.			Plate Glass.	
	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.
Gross in force at end of 1917	464	5,013,384	20,160 09	1,146	38,201 29
Taken in 1918. New	183	1,325,189	7,877 21	304	7,369 53
Renewed	279	4,160,692	10,141 46	533	14,266 07
Totals	926	10,499,265	38,178 76	1,983	59,836 89
Less ceased	487	4,991,284	19,041 70	763	19,657 45
Gross in force at end of 1918					40,179 44
Less reinsured					73 64
Net in force at end of 1918	439	5,507,981	19,137 06	1,220	40,105 80

Risks and Premiums.	Class of Business.
	Sickness.
	Premiums.
	$ cts.
Gross in force at end of 1917	23,573 91
Taken in 1918. New	6,111 40
Renewed	21,669 57
Totals	51,354 88
Less ceased	26,636 08
Gross in force at end of 1918	24,718 80
Less reinsured	53 00
Net in force at end of 1918	24,665 80

(*For General Business Statement, see Appendix.*)

THE RIDGELY PROTECTIVE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—AUSTIN A. HEATH.
Secretary—JAMES P. GRAY.
Principal Office—Worcester, Mass.
Chief Agent in Canada—JAS. E. SCOTT.
Head Office in Canada—Toronto, Ont.

(Incorporated 1894. Dominion license issued September 30, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 100,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:	Par value.	Market value.	
City of Halifax, 1945, 4 p. c	$ 10,000 00	$ 8,500 00	
City of Toronto, 1922, 4 p. c	20,000 00	19,200 00	
Total on deposit with Receiver General	$ 30,000 00	$ 27,700 00	
Carried out at market value			$ 27,700 00

Other Assets in Canada.

Cash in banks, viz:		
Molsons Bank, Toronto	$ 252 30	
Dominion Bank, Toronto	4,298 49	
Total cash in banks		4,550 79
Interest accrued		600 00
Total assets in Canada		$ 32,850 79

LIABILITIES IN CANADA.

Total net amount of accident and sickness claims, unadjusted	$ 21,000 00
Reserve of unearned premiums: accident and sickness, $3,489.39; carried out at 80 per cent.	2,791 51
Taxes due and accrued	150 15
Salaries, rent, advertising, agency and other expenses due and accrued	21 88
Premiums paid in advance, $2,225; investigating and adjusting unpaid claims (estimated) $134.83	2,359 83
Total liabilities in Canada	$ 26,323 37

INCOME IN CANADA.

Accident and Sickness Risks.		
Gross cash received for premiums	$ 57,365 50	
Deduct return premiums	146 93	
Total net cash received for premiums		$ 57,218 57
Interest and dividends		1,553 60
Policy fees		5,770 50
Total income in Canada		$ 64,542 67

THE RIDGELY PROTECTIVE—*Continued.*

EXPENDITURE IN CANADA.

Accident and Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 9,440 65	
Net amount paid for claims occurring during the year	39,594 24	
Total net amount paid for claims		$ 49,034 89
Commission or brokerage		7,869 48
Salaries of head office officials $947: do., of general and special agents, $1,685; travelling expenses, agents, $1,788.86		4,420 86
Taxes		1,827 40
Miscellaneous expenditure, viz: Advertising, $226; furniture and fixtures, $260; postage, telegrams, telephones and express, $416.05; printing and stationery, $39.33; rents, $600; investigations and adjustments, $383.22; miscellaneous, $99.69; legal fees, $75		2,099 29
Total expenditure in Canada		$ 65,251 92

RISKS AND PREMIUMS IN CANADA.

Accident and Sickness Risks.	No.	Premiums.
Gross policies in force at date of last statement	3,115	$ 15,252 00
Taken during the year, new and renewed	3,399	57,355 00
Total	6,514	$ 72,607 00
Deduct terminated	3,399	55,120 00
Gross and net in force at December 31, 1917	3,399	17,487 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Book value of bonds	$ 495,595 50
Cash on hand, in trust companies and in banks	35,920 80
Total ledger assets	$ 531,516 30

NON-LEDGER ASSETS.

Interest due and accrued	11,193 00
Gross assets	$ 542,709 30
Deduct assets not admitted	45,321 46
Total admitted assets	$ 497,387 84

LIABILITIES.

Total net amount of unpaid claims	$ 161,256 38
Expenses of investigations and adjustment of claims (estimated)	1,691 76
Total unearned premiums	72,956 63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,040 21
Federal, state and other taxes (estimated)	17,228 75
Total liabilities, except paid up capital	$ 256,173 73
Capital stock paid up	100,000 00
Surplus over capital and other liabilities	141,214 11
Total liabilities	$ 497,387 84

INCOME.

Net cash received for premiums	$ 689,149 92
Policy fees required or represented by applications	86,471 50
Received for interest and dividends	26,027 23
Profit on sale or maturity of ledger assets	286 15
Total income	$ 801,934 80

THE RIDGELY PROTECTIVE—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$	439,711 28
Investigation and adjustment of claims		6,269 65
Policy fees retained by agents		85,804 30
Commissions or brokerage		29,943 15
Dividends and interest to stockholders		10,000 00
Salaries, fees and all other compensation of officiers, directors, trustees and home office employees		168,229 03
Salaries, travelling and all other expenses of agents not on commission account		40,833 75
Rents		4,100 04
State taxes on premiums, Insurance Department licenses and fees		15,129 39
All other licenses, fees and taxes		11,391 65
Agents' balances charged off		672 03
Loss on sale or maturity of bonds		612 50
All other disbursements		32,502 57
Total disbursements	$	845,259 34

EXHIBIT OF PREMIUMS.

Premiums on policies written or renewed during the year	$	690,825 00
Premiums on risks expired and terminated		661,178 50
Premiums on policies in force at end of the year		214,095 75

SECURITY MUTUAL CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—FRANK S. HAYWARD.
Secretary—HENRY VEEDER.
Principal Office—Chicago, Ill.
Chief Agent in Canada—F. A. SHAW.
Head Office in Canada—Winnipeg, Man.

(Incorporated, 1913. Dominion license issued, Feb. 20, 1918.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
Dominion of Canada bonds, 1921, 5 p.c.	$ 20,000 00	$ 19,800 00	
Total on deposit with Receiver General	$ 20,000 00	$ 19,800 00	
Carried out at market value			$ 19,800 00
Other Assets in Canada.			
Bond held by Company			
Dominion of Canada (4) War Loan, 1922, 5½ p.c.	18,500 00	18,500 00	
Carried out at market value			18,500 00
On deposit with Workmen's Compensation Board, Manitoba			1,267 73
Interest due, $440; accrued, $334.79			774 79
Total assets in Canada			$ 40,342 52

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 511 50	
Net amount of claims, unadjusted	2,347 11	
Total net amount of unsettled claims		$ 2,858 61
Present value of claims payable by instalments not yet due		15,707 00
Reserve of unearned premiums, $5,437; carried out at 80 per cent		4,349 60
Taxes, due and accrued		82 00
Total liabilities in Canada		$ 22,997 21

INCOME.

Net cash received for employers' liability premiums	$ 16,203 98
Received for interest on investments	1,000 00
Total income in Canada	$ 17,203 98

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 2,382 85	
" " " during the year	2,959 22	
Net amount paid for employers' liability claims		$ 5,342 07
Taxes		109 31
Miscellaneous expenditure, viz.:—Printing and stationery, $11; postage, telegrams, telephones and express, $8.06; underwriters' boards, tariff associations, etc., $692.38		711 44
Total expenditure		$ 6,162 82

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Employers' Liability Risks.	Premiums.
Gross policies in force at date of last statement	$ 5,330 00
Taken during the year, new and renewed	16,203 98
Total	$ 21,533 98
Deduct terminated	13,327 93
Gross and net in force at December 31, 1918	$ 8,206 05

* The Statement here given includes the entire business transacted during 1918.
(For General Business Statement, see Appendix.)

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—L. F. BUTLER.
Secretary—J. H. COBURN.
Principal Office—Hartford, Conn.
Chief Agent in Canada—GEO. T. FOSTER, K.C.
Head Office in Canada—Montreal.

(Incorporated March 25, 1903. Dominion license issued April 29, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	$ 100,000 00	$ 100,000 00	
Cities—			
London, 1933, 4 p.c.	17,000 00	14,960 00	
Toronto, 1948, 4 p.c.	109,500 00	93,075 00	
Victoria, 1923, 4 p.c.	25,000 00	23,000 00	
Total on deposit with Receiver General	$ 251,500 00	$ 231,035 00	
Carried out at market value			$ 231,035 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal, $13,066.38; Toronto, $251.86; Winnipeg, $64.60		13,382 84
Interest accrued		3,150 11
Agents' balances and premiums uncollected, viz.:—		
Accident	$ 4,657 35	
Automobile (excluding Fire Risk)	8,256 01	
Burglary	4,180 91	
Plate Glass	515 84	
Sickness	14,063 76	
Steam Boiler and Fly Wheel	2,256 55	
Total, $33,930.42, less commission, $8,779.80		25,150 62
Total assets in Canada		$ 272,718 57

LIABILITIES IN CANADA.

Unsettled claims, viz.:—		
Accident, adjusted and unpaid	$ 53 00	
Accident, unadjusted	1,149 25	
Automobile, (excluding Fire Risk) unadjusted	63,050 69	
Burglary, unadjusted	80 50	
Plate Glass, unadjusted	464 28	
Sickness, adjusted and unpaid	4,441 76	
Sickness, unadjusted	9,306 72	
Steam Boiler and Fly Wheel, unadjusted	262 00	
Total net amount of unsettled claims		$ 78,808 20
Reserve o unearned premiums:—		
Accidfent	$ 11,755 21	
Automobile (excluding Fire Risk)	31,772 81	
Burglary	16,830 27	
Plate Glass	4,647 90	
Sickness	37,983 12	
Steam Boiler and Fly Wheel	50,031 96	
Total net reserve, $153,021.27; carried out at 80 per cent		122,417 02
Taxes due and accrued		7,451 34
Salaries, rents, etc., due and accrued		6,535 35
Total liabilities in Canada		$ 215,211 91

SESSIONAL PAPER No. 8

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.					
	Accident.	Automobile (excluding Fire Risk).	Burglary.	Plate Glass.	Sickness.	Steam Boiler and Fly-wheel
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	34,299 32	116,415 60	32,935 57	6,941 42	101,514 56	51,004 05
Less return premiums	10,067 10	38,873 50	7,929 86	1,882 66	25,708 76	16,017 81
Net cash received	24,232 22	77,542 10	25,005 71	5,058 76	75,805 80	34,986 24

Net cash received for premiums for all classes of business	$ 242,630 83
Cash received for interest on investments	11,972 50
Interest on deposit	91 63
Total income in Canada	$ 254,694 96

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Accident.	Automobile (excluding Fire Risk.)	Burglary.	Plate Glass.	Sickness.	Steam Boiler and Fly Wheel
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net amount paid for claims occurring in previous years	13,693 37	992 67	274 00	141 16	11,214 19	500 71
Paid for claims occurring during the year	3,056 52	21,733 33	114 45	3,539 44	33,317 13	534 19
Less saving and salvage	.....	883 65	22 00	38 53	.....	.....
Net payment for said claims	.....	20,849 69	92 45	3,500 91	.....	.....
Total net payment for claims	16,749 89	21,842 35	366 45	3,642 07	44,531 32	1,034 90

Total net payments for claims for all classes of business	$ 88,166 98
Commission and brokerage	56,819 96
Taxes	6,388 08
Salaries, fees and travelling expenses:—Salaries:—Head office officials and general and special agents, $7,347.09; travelling expenses, $2,212.39; branch office salaries, $4,942.03	14,501 51
Miscellaneous expenditure, viz.:—Advertising, $49.05; medical examiner's fees, $568; postage and exchange, $1,048.69; printing and stationery, $324.69; rents, $1,604.53; adjusting expenses, $3,011.66; furniture and fixtures, $344.20; inspections and surveys, $9,914.92; underwriters' boards, etc., $358.82; loss expense, $1,088.09	18,312 65
Total expenditure in Canada	$ 184,189 18

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Accident.			Automobile (excluding Fire Risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1917	864	3,248,160	13,150 75	889	12,957,900	52,067 01
Taken in 1918, new and renewed	2,701	9,623,078	37,153 87	2,025	15,187,500	118,262 32
Totals	3,565	12,871,238	50,304 62	2,914	28,145,400	170,329 33
Less ceased	1,853	5,990,335	26,794 20	1,762	19,505,400	106,783 70
Gross and net in force at end of 1918	1,712	6,880,903	23,510 42	1,152	8,640,000	63,545 63

Risks and Premiums.	Class of Business.								
	Burglary.		Plate Glass.		Sickness.		Steam Boiler and Fly Wheel		
	No.	Premiums	No.	Premiums	No.	Premiums	No.	Amount.	Premiums
		$ cts.		$ cts.		$ cts.		$	$ cts.
Gross in force at end of 1917	374	17,355 19	327	9,427 46	2,927	59,428 53	917	12,836,000	87,221 88
Taken in 1918, renewed	962	34,652 19	383	6,894 63	5,833	105,869 84	768	5,074,500	45,709 16
Totals	1,336	52,007 38	710	16,322 09	8,760	165,298 37	1,685	17,910,500	132,931 04
Less ceased (including renewed)	507	23,720 72	365	4,733 11	4,656	89,332 12	967	5,627,000	33,409 40
Gross and net in force at end of 1918	829	28,286 66	345	11,588 98	4,104	75,966 25	718	12,283,500	99,521 64

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 413,999 97
Loans secured by pledge of bonds, stocks and other collaterals	27,900 00
Book value of bonds and stocks	3,896,655 12
Cash on hand, in trust companies and in banks	153,894 98
Premiums in course of collection	843,306 37
Agents ledger balances	675 18
Total ledger assets	$ 5,336,431 62

NON-LEDGER ASSETS.

Interest accrued	52,878 10
Gross assets	$ 5,389,309 72
Deduct assets not admitted	320,757 80
Total admitted assets	$ 5,068,551 92

SESSIONAL PAPER No. 8

Travelers Indemnity Company, Hartford, Conn.—*Concluded.*

LIABILITIES.

Unpaid claims	$ 881,202 18
Expenses of investigation and adjustment of unpaid claims (estimated)	70,216 52
Unearned premiums	2,172,197 75
Commissions, brokerage and other charges due or to become due to agents or brokers	159,148 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	8,095 56
Federal, state and other taxes, due or accrued (estimated)	102,107 12
Reinsurance	2,177 13
Reserve, Accident contingent fund	49,576 43
Total liabilities, except capital stock	$ 3,444,720 69
Capital stock paid up in cash	1,000,000 00
Surplus over al lliabilities	623,831 23
Total liabilities	$ 5,068,551 92

INCOME.

Total net cash received for premiums	$ 4,120,338 81
Inspections	9,780 63
Interest and dividends	186,540 91
Gross increase by adjustment in book value of bonds	5,144 76
Refund of exchange Federal War Tax Stamps	616 20
Gross profit on sale or maturity of bonds	2,613 00
Total income	$ 4,325,034 31

DISBURSEMENTS.

Net amount paid for claims	$ 1,383,688 97
Investigation and adjustment of claims	222,656 81
Paid stockholders for interest and dividends	80,000 00
Commission or brokerage	838,719 58
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	141,910 86
Salaries, travelling and all other expenses of agents not paid by commissions	206,797 42
Salaries, travelling and all other expenses of payroll auditors	9,185 32
Inspections	214,878 21
Rents	24,582 69
State taxes on premiums, Insurance Department licenses and fees	53,611 92
All other license, fees and taxes	80,190 51
Agents' balances charged off	402 57
Gross decrease, by adjustment, in book value of bonds	2,494 06
All other disbursements	100,135 38
Total disbursements	$ 3,359,254 30

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premium in force at Dec. 31, 1916.
Accident	$ 169,424 48	$ 142,986 54	$ 133,761 50
Health	160,878 64	131,878 43	114,390 19
Liability	107,449 63	104,272 92	71,071 11
Plate Glass	378,251 66	296,478 75	285,041 44
Flywheel	19,373 87	15,306 72	38,477 11
Auto and teams and other property damage	2,515,881 54	2,111,547 61	1,687,294 26
Steam Boiler	542,951 73	414,950 13	1,005,343 45
Burglary and Theft	767,648 29	487,818 06	686,109 54
Workmen's Compensation	1,006,945 55	835,592 76	274,703 30

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

ASSETS IN CANADA.

(For Invested Assets, see Life Statement.)

Agents' balances and premiums uncollected:—		
Accident	$ 19,085 44	
Employers' liability	23,962 72	
Total	$ 43,048 16	
Less commissions	10,018 04	
Net amount of agents' balances and premiums uncollected		$ 33,030 12

LIABILITIES IN CANADA.

Unsettled claims—		
Accident, adjusted but unpaid	$ 940 42	
Accident, unadjusted	18,511 00	
Employers' liability, unadjusted	66,327 56	
Total net amount of unsettled claims		$ 85,778 98
Reserve of unearned premiums, viz:—		
Accident	$ 76,394 29	
Employers' liability	47,557 32	
Ten Premium Accident	14,459 00	
Total, $138,410.61; carried out at 100 per cent		110,728 49
Due and accrued for salaries, rent, advertising, agency and other expenses		8,542 94
Due and accrued for taxes		5,739 08
Total liabilities in Canada		$ 210,789 49

INCOME IN CANADA.

Premiums.	Class of Business.		
	Accident.	Employers' Liability.	
	$ cts.	$ cts.	
Gross cash received	198,302 77	167,171 75	
Less return premiums	27,831 86	20,531 87	
Net cash received	170,470 91	146,639 88	
Net cash received for premiums for all classes of business			$ 317,110 79
Total income in Canada			$ 317,110 79

THE TRAVELERS—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business	
	Accident.	Employer's Liability.
	$ cts.	$ cts.
Net payment for claims occurring in previous years	13,693 37	39,655 80
Paid for claims occurring during the year	55,712 37	50,082 09
Total net payment for claims	69,405 74	89,737 89

Total net payments for claims for all classes of business	$ 159,143 63
Commission and brokerage	76,288 40
Taxes	8,118 74
Salaries and travelling expenses: Salaries of Head Office officials, $7,456.46; general and special agents, $8,222.28; travelling expenses, officials, $2,117.13; branch office salaries, $27,641.68	45,437 55
Miscellaneous expenditure, viz.: Advertising, $515.20; furniture and fixtures, $4,158.17; inspections and surveys, $7,381.18; legal expenses, $5,470.67; medical examiners' fees, $2,563.74; postage, exchange and express, $2,894.69; printing, stationery, etc., $1,440.95; rents, $13,977.76; loss expense, $2,673.66; underwriters boards, tariff associations, etc., $36.64; miscellaneous expenses, $15,607.42	56,720 08
Total expenditure in Canada	$ 345,708 40

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Accident.			Employers' Liability.
	No.	Amount.	Premiums.	Premiums.
		$	$ cts.	$ cts.
Gross in force at end of 1917	7,707	44,683,861	152,244 60	89,624 09
Taken in 1918—new and renewed	9,382	58,999,414	198,585 36	164,013 75
Totals	17,089	103,683,275	350,829 96	253,637 84
Less ceased	9,849	66,133,545	198,041 38	158,975 76
Gross and net in force at end of 1918	7,240	37,549,730	152,788 58	94,662 08

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

INCOME.

Total premium income	$35,510,346 37
Cash received for interest and dividends	1,098,764 65
Agents' balances previously charged off	1,122 37
Gross profit on sale or maturity of bonds	79 00
Gross increase, by adjustment, in book value of bonds	78,620 99
From all other sources	1,185 96
Total income	$36,690,119 34

THE TRAVELERS—*Continued.*

DISBURSEMENTS.

Net amount paid for claims	$11,942,540 93
Matured endowments and surrender values under ten premium accident policies	15,199 81
Investigation and adjustment of claims	1,681,899 87
Paid stockholders for interest and dividends	960,000 00
Commissions or brokerage	5,513,093 28
Salaries, travelling and all other expenses of agents not paid by commissions	1,292,688 18
Salaries, travelling and other expenses of pay roll auditors	334,102 19
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	1,172,775 04
Medical examiners' fees and salaries	44,316 05
Inspections (other than medical and claim)	647,221 25
Travelling expenses, home office	45,809 71
State taxes on premiums, Insurance Department licenses and fees	384,613 60
All other licenses, fees and taxes	606,347 46
Rents	291,604 64
Agents' balances charged off	1,906 53
Gross loss on sale of maturity of bonds	2,189 12
Gross decrease, by adjustment, in book value of bonds and stocks	49,818 00
All other disbursements	744,532 68
Total disbursements	$25,730,658 34

LEDGER ASSETS.

Loans secured by pledge of bonds or other collaterals	$ 1,159,574 93
Book value of bonds and stocks owned	27,226,007 50
Cash on hand, in trust companies and in banks	4,671,996 94
Premiums in course of collection	7,717,705 09
Bills receivable	27,246 14
Agents' ledger balances	155,597 72
Thrift stamps	1,156 25
Total ledger assets	$40,959,284 57

NON-LEDGER ASSETS.

Interest due and accrued	350,750 01
Market value of stocks over book value	382,751 50
Total	$41,692,786 08
Deduct assets not admitted	1,901,589 71
Total admitted assets	$39,791,196 37

LIABILITIES.

Total unpaid claims	$16,795,719 31
Estimated expenses of investigations and adjustment of unpaid claims	43,161 47
Total unearned premiums	9,477,455 67
Commissions, brokerage and other charges due or to become due to agents or brokers	931,058 56
Due or accrued on account of salaries, rent, expenses, bills, account, fees, etc	407,529 16
Federal, state and other taxes due or accrued (estimated)	698,208 24
Reinsurance premiums	72,163 23
Workmen's Compensation Contingent Fund	527,350 41
Total liabilities (excluding capital stock)	$28,952,646 05
Joint stock capital paid up in cash	6,000,000 00
Surplus over liabilities	8,619,548 33
Total liabilities	$43,572,194 38

EXHIBIT OF PREMIUMS.

Accident.

Premiums on policies written or renewed during 1918	$ 5,830,717 84
Premiums on policies terminated	5,755,384 64
Net premiums in force at December 31, 1918	4,030,785 53

THE TRAVELERS—*Concluded.*

Employers' Liability.

Premiums on policies written or renewed during 1918	$11,153,139 10
Premiums on policies terminated	10,027,022 60
Net premiums in force at December 31, 1918	6,693,642 39

Health.

Premiums on policies written or renewed during 1918	$ 2,009,212 28
Premiums on policies terminated	1,735,501 93
Net premiums in force at December 31, 1918	1,265,880 67

Workmen's Compensation.

Premiums on policies written or renewed during 1918	$22,547,357 82
Premiums on policies terminated	21,622,971 13
Net premiums in force at December 31, 1918	7,891,823 32

Workmens' Collective.

Premiums on policies written or renewed during 1918	$ 23,167 84
Premiums on policies terminated	24,460 36
Net premiums in force at December 31, 1918	4,186 30

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

Supreme Counsellor—FRED. J. C. COX.

Secretary—W. D. MURPHY.

Principal Office—Columbus, O.

Chief Agent in Canada—F. J. C. COX.

Head Office in Canada—Winnipeg, Man.

(Incorporated September 25, 1890. Dominion license issued, July 24, 1914.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
United States of America Canal loan, 1961, 3 p.c.	$ 3,000 00	$ 3,000 00	
City of Calgary, 1933, 5 p.c.	27,000 00	25,110 00	
Total on deposit with Receiver General	$ 30,000 00	$ 28,170 00	
Carried out at market value			$ 28,170 00
Other Assets in Canada.			
Interest accrued			682 50
Agents' balances and premiums uncollected			530 00
Total assets in Canada			$ 29,382 50

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 781 11
Present value of claims payable by instalments not yet due	200 00
Total liabilities in Canada	$ 981 11

INCOME IN CANADA.

Cross cash received for premiums	$ 20,050 00	
Less return premiums	266 00	
Net cash received for premiums		$ 19,784 00
Interest and dividends		1,350 00
Total income in Canada		$ 21,134 00

Net amount paid for claims occurring in previous years	$ 8,782 12	
Net amount paid for claims occurring during the year	2,974 88	
Total net amount paid for accident claims		$ 11,757 00
Expenses, chief agent, $66.50; medical examiners' fees, $10; headquarters expenses, $3,254.58; filing license, etc., $101.81		3,432 89
Total expenditure in Canada		$ 15,189 89

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.
Gross policies in force at date of last statement	1,667	$ 8,335,000
Taken during the year, new	259	1,295,000
Taken during the year, renewed	78	390,000
Total	2,204	$ 10,020,000
Deduct terminated	482	1,410,000
Gross and net in force at December 31, 1917	1,722	$ 8,610,000

(*For General Business Statement, see Appendix.*)

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.
President—J. R. BLAND.
Secretary—J. HOWARD BLAND.
Principal Office—Baltimore, Md., U.S.A.
Chief Agent in Canada—A. E. KIRKPATRICK.
Head Office in Canada—Toronto.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 3,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canandian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*)		$ 307,850 00

Other Assets in Canada.

Market value of bonds and debentures on deposit with Provincial Govts. (*For details, see Schedule C.*)		22,800 00
Cash at head office in Canada		103 09
Cash in Dominion Bank, Toronto		239 28
Interest, due, $1,925; accrued, $2,360.40		4,285 40
Agents' balances and premiums uncollected, viz.:—		
Guarantee (($1,280.08 on business prior to Oct. 1, 1918)	$ 24,374 49	
Accident ($353.13 on business prior to Oct. 1, 1918)	2,910 56	
Plate Glass ($31.22 on business prior to Oct. 1, 1918)	1,323 30	
Sickness ($256.37 on business prior to Oct. 1, 1918)	2,306 99	
Burglary ($94.50 on business prior to Oct. 1, 1918)	5,736 89	
Employers' Liability ($11,659.71 on business prior to Oct. 1, 1918)	22,034 53	
Automobile (excluding Fire Risk)	3,752 22	
Total $62,438.98 (less $15,609.74 commission)		46,829 24
Office furniture and plans		1,500 00
Total assets in Canada		$ 383,607 01

LIABILITIES IN CANADA.

Net amount of burglary claims, unadjusted	$ 4,800 00	
Net amount of guarantee claims, unadjusted ($19,150 accrued prior to 1918)	62,615 00	
Net amount of employers' liability claims, unadjusted ($1,200 accrued in previous years)	15,900 00	
Net amount of employers' liability claims, resisted, in suit ($800 accrued prior to 1918)	4,050 00	
Net amount of accident claims, unadjusted	1,150 00	
Net amount of plate glass claims, unadjusted	800 00	
Net amount of sickness claims, unadjusted	1,100 00	
Net amount of automobile (excluding fire risk) claims, unadjusted ($200 accrued prior to 1918)	4,455 00	
Net amount of automobile (excluding fire risk) claims, resisted, in suit ($1,300 accrued prior to 1918)	1,425 00	
Total net amount of unsettled claims		$ 96,295 00
Reserve of unearned premiums, viz:		
Guarantee	$ 114,269 89	
Accident	7,444 65	
Plate Glass	3,644 47	
Sickness	4,399 13	
Burglary	18,448 66	
Employers' Liability	38,381 96	
Automobile (excluding Fire Risk)	17,433 77	
Total, $204,022.53; carried out at 80 per cent		163,218 02
Taxes due and accrued		46,000 00
Total liabilities in Canada		$ 305,513 02

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

INCOME IN CANADA.

—	Accident.	Automobile (excluding Fire Risk.)	Burglary.	Employers' Liability.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	16,190 73	42,876 05	31,976 89	60,952 02
Less reinsurances	.....	.....	4,108 86	.....
Less return premiums	2,331 62	8,035 38	4,845 97	3,120 10
Total deduction			8,954 83	
Net cash received	13,859 11	34,840 67	23,022 06	57,831 92

	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.
Gross cash received	250,707 98	8,268 02	9,226 38
Less reinsurance	232 34		
Less return premiums	21,961 88	1,339 26	1,563 63
Total deduction	22,194 22		
Net cash received	228,513 76	6,928 76	7,662 75

Net cash received for premiums for all classes of business	$ 372,659 03
Cash recived for interest on investments	15,625 00
Total income in Canada	$ 388,284 03

EXPENDITURE IN CANADA.

—	Accident.	Automobile (Excluding Fire Risk).	Burglary.	Employers' Liability.
	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	180 00	1,568 75	1,876 15	6,676 75
Paid for claims occurring during the year	.....	7,703 37	13,453 83	.....
Deduct savings and salvage	.....	300 00	67 47	.....
" reinsurances	.....	.....	800 57	.....
Total deduction	.....	.....	868 04	.....
Net paid for said claims	2,207 11	7,403 37	12,585 79	19,098 04
Total net paid for said claims	2,387 11	8,972 12	14,461 94	25,774 79

SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

—	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	68,585 93	1,293 60	1,095 10
Less savings and salvage	26,360 36		
Net paid for said claims	42,225 57		
Paid for claims occuring during the year	68,787 29	4,719 54	.....
Less savings and salvage	14,922 56	1 40	.....
Net paid for said claims	53,864 73	4,718 14	4,061 23
Total net paid for said claims	96,090 30	6,011 74	5,156 33

Total net payments for claims for all classes of business	$	158,854 33
Commission and brokerage		80,300 08
Taxes		9,723 61
Salaries, fees and travelling expenses: Salaries of head office officials and agents, $67,026.45; travelling expenses: Officials, $10,199.14		77,225 59
Miscellaneous expenditure, viz: Advertising, $1,007.48; furniture and fixtures, $1,274.49; legal expenses, $396.50; postage, telegrams, telephone, express and exchange, $4,717.60 printing and stationery, $2,162.30; rents, $5,749; underwriters' boards, associations, etc., $423.18; incidentals, $2,648.63; inspection and surveys, $275.10; duty, $783.91; uncollected premiums, $111		19,549 19
Total expenditure in Canada	$	345,652 80

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Accident.		Automobile (Excluding Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	$ cts.	$ cts.	$	$ cts.
Gross in force at end of 1917	3,863,205	12,651 45	851,687	19,155 36
Taken in 1918.—New	1,554,250	5,233 10	1,925,000	45,633 22
—Renewed	3,657,925	12,038 58		
Totals	9,075,380	29,923 13	2,776,687	64,788 58
Less ceased	4,508,205	15,033 83	1,489,187	29,920 93
Gross and net in force at end of 1918	4,567,175	14,889 30	1,287,500	34,867 65

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.			
	Burglary.		Employers' Liability.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1917	11,842,376	43,862 10	837,541	58,167 69
Taken in 1918.—New	41,304,037	32,754 14	2,738,500	76,198 09
—Renewed	1,076,250	3,846 35	929,700	3,048 28
Totals	54,222,663	80,462 59	4,505,741	137,414 06
Less ceased	11,969,496	38,481 89	1,170,926	61,805 16
Gross in force at end of 1918	42,253,167	41,980 70	3,334,815	75,608 90
Less reinsured	3,460,441	4,108 86		
Net in force at end of 1918	38,792,726	37,871 84	3,334,815	75,608 90

Risks and Premiums.	Class of Business.			
	Guarantee.		Plate Glass.	Sickness.
	Amount.	Premiums.	Premiums.	Premiums.
	$	$ cts.	$ cts.	$ cts.
Gross in force at end of 1917	37,449,833	190,876 66	6,096 58	6,158 68
Taken in 1918.—New	18,936,631	116,727 20	8,422 68	5,068 45
—Renewed	27,181,967	138,863 41		5,341 56
Totals	83,568,431	446,467 27	14,519 26	16,568 69
Less ceased	45,627,710	217,695 14	7,684 80	7,770 42
Gross in force at end of 1918	37,940,721	228,772 13	6,834 46	8,798 27
Less reinsured	43,555	232 34	.....	.....
Net in force at end of 1918	37,897,166	228,539 79	6,834 46	8,798 27

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
Dominion of Canada (2) War Loan, 1931, 5 p.c.	$ 50,000 00	$ 49,500 00
Province of Manitoba, 1920, 5 p.c.	5,000 00	4,950 00
Province of Ontario, 1939, 4 p.c.	50,000 00	43,500 00
Province of Ontario, 1926, 5 p.c.	25,000 00	23,000 00
Cities—		
Brandon, 1944, 5 p.c.	25,000 00	23,250 00
Hamilton, 1933, 4½ p.c.	50,000 00	47,000 00
Montreal, 1939, 3½ p.c.	30,000 00	24,000 00
Ottawa, 1928, 3½ p.c.	40,000 00	34,800 00
Quebec, 1932, 3½ p.c.	25,000 00	20,750 00
Vancouver, 1928, 4½ p.c.	5,000 00	4,550 00
Winnipeg, 1926, 5 p.c.	5,000 00	4,950 00
Railway—		
C. N. R. Winnipeg Terminal, (g'teed by Prov. of Manitoba), 1939, 4 p.c.	5,000 00	4,100 00
Miscellaneous—		
University of Alberta, 1st mtge., (g'teed. by Prov. of Alberta), 1924, 4½ p.c.	25,000 00	23,500 00
Total on deposit with Receiver General	$ 340,000 00	$ 307,850 00

SCHEDULE C.

Special deposit with Quebec Government, viz:—		
Province of Quebec inscribed stock, 1937, 3 p.c.	$ 20,000 00	$ 14,600 00
Special deposit with New Brunswick Government, viz:—		
Canadian Northern Ry. Winnipeg Terminal (guaranteed by Prov. of Manitoba), 1939, 4 p.c.	10,000 00	8,200 00
Total par and market values	$ 30,000 00	$ 22,800 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918

INCOME.

Total net cash received for premiums	$16,278,412 38
Inspections	4,213 76
Interests and dividends	517,955 21
Rents	82,653 05
Agents' balances previously charged off	301 83
Gross profit on sale or maturity of bonds	6,974 40
All other income	25,926 86
Total income	$16,916,437 49

DISBURSEMENTS.

Net amount paid for claims	$ 6,420,819 04
Investigation and adjustment of claims	518,979 38
Commissions or brokerage (less amount received on return premiums and reinsurance)	3,002,596 73
Cash paid stockholders for interest or dividends	450,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	759,217 51
Salaries, travelling and all other expenses of agents not paid by commissions	1,382,815 54
Inspections (other than medical and claim)	73,995 90
Rents	176,181 61
Taxes on real estate	16,537 13
State taxes on premiums, Insurance Department licenses and fees	288,842 55
All other licenses, fees and taxes	299,575 74
Agents' balances charged off	3,424 29
Gross loss on sale or maturity of bonds	7,463 19
All other disbursements	580,773 19
Total disbursements	$13,981,221 80

The United States Fidelity and Guaranty—*Concluded.*

LEDGER ASSETS.

Book value of real estate	$ 710,567 14
Mortgage loans on real estate, first liens	21,800 00
Loans secured by pledge of bonds, stocks or other collaterals	111,795 56
Book value of bonds and stocks	13,250,002 29
Cash on hand, in trust companies and in banks	1,679,202 81
Gross premiums in course of collection	3,736,522 55
Due for subscriptions, Department Guaranteed Attorneys	84,292 28
Accounts with suspended banks	36,453 32
Bills receivable	3,400 00
Deposit with N. Y. Workmen's Compensation Commission	301,435 30
Equity in New York Excise funds	84,506 33
Agents balances suspense account	45,855 30
Total ledger assets	$20,065,832 88

NON-LEDGER ASSETS.

Interest due and accrued	167,266 73
Bank balances, estimated	500 00
Rents due	150 00
Gross assets	$20,233,749 61
Deduct assets not admitted	1,679,035 67
Total admitted assets	$18,554,713 94

LIABILITIES.

Total net amount of unpaid claims	$ 6,138,923 73
Expense of investigation and adjustment of unpaid claims (estimated)	100,602 00
Total unearned premiums	6,032,425 42
Commissions, brokerage, etc	556,725 42
Salaries, rents, due and accrued	6,450 50
Federal state, and other taxes due or accrued (estimated)	446,549 50
Return premiums	32,915 96
Due on account of reinsurance	58,217 20
Reinsurance Companies' reserve account	34,642 78
Total liabilities, excluding capital stock	$13,407,452 51
Capital stock paid up in cash	3,000,000 00
Surplus over all liabilities	2,147,261 43
Total liabilities	$18,554,713 94

EXHIBIT OF PREMIUMS.

—	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1918.
	$ cts.	$ cts.	$ cts.
Accident	415,791 29	368,469 62	277,230 25
Health	200,470 44	162,582 39	129,263 71
Liability	5,465,599 83	5,414,377 06	2,749,379 66
Fidelity	2,301,839 79	2,094,902 11	1,757,027 35
Plate Glass	329,714 78	250,016 45	289,098 52
Auto and Teams Property Damage	801,889 72	727,521 04	526,514 38
Burglary and Theft	860,905 45	676,060 34	744,053 56
Workmen's Collective	64,571 89	66,309 52	7,667 51
Surety	4,189,709 25	4,294,157 09	3,918,883 54
Workmen's Compensation	6,317,995 16	6,608,901 57	1,492,926 61

APPENDIX A

(Canadian Companies)

List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER THAN FIRE AND LIFE,

AS AT DECEMBER 31, 1918

OR SUBSEQUENT DATE.

LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY BOARDS OF BRITISH AND FOREIGN COMPANIES.

(*Fire Companies and Companies other than Fire or Life.*)

General Accident, Fire and Life Assurance Corporation, Ltd.—Peleg Howland, Toronto.

Glens Falls Insurance Company.—Geo. C. Chahoon, Jr.

Guardian Assurance Company, Limited.—K. W. Blackwell, Chairman; J. O. Gravel, T. Bienvenu.

The Liverpool and London and Globe Insurance Company, Limited.—M. Chevalier, James Carruthers, Sir Alex. Lacoste, W. M. Macpherson, Sir F. Williams-Taylor.

Lumbermen's Underwriting Alliance.—W. C. Edwards, Ottaws.

Manufacturing Lumbermen's Underwriters.—W. E. Bigwood, Toronto.

North British and Mercantile Insurance Company.—Wm. McMaster, G. M. Moncel, E. L. Pease.

The Norwich Union Fire Insurance Society, Limited.—G. B. Patteson, H. F. Gooderham, Sir J. W. Woods.

Phœnix Assurance Company, Limited.—C. W. Dean, Brig.-Gen'l F. S. Meighen, J. M. McIntyer, Sir H. K. Egan.

The Royal Exchange Assurance.—Sir H. V. Meredith, Chairman; J. S. Hough, K.C., Sir Lomer Gouin, Col. B. A. Weston, H. B. Mackenzie.

The Travelers Insurance Company, Hartford, Conn.—Trustees:—The Royal Trust Co.

The Union Fire Insurance Company of Paris.—G. Lemoine, Lansing Lewis.

The Order of United Commercial Travelers of America.—G. W. Barrett, J. H. J. Murphy, R. L. Phelps, D. A. Paulin, O. S. Chapin, R. M. McGowan, H. A. Knight, S. S. Savage, N. I. Colquhoun, E. B. McMasters, K. W. Ross, T. H. Agnew, Fred J. C. Cox.

The United States Fidelity and Guaranty Company.—Major A. E. Kirkpatrick, Lt.-Col. the Hon. Frederic Nicholls.

The Yorkshire Insurance Company, Limited.—Hon. C. J. Doherty, G. M. Bosworth, A. L. McLaurin.

THE ACADIA FIRE INSURANCE CO.

LIST OF DIRECTORS—(As at February 25, 1919.)

C. C. Blackadar, Pres.; A. E. Jones, Vice-Pres.; C. H. Mitchell, G. R. Hart, W. M. P. Webster, R. MacD. Paterson and J. B. Paterson.

LIST OF SHAREHOLDERS—(As at December 31, 1918).

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			$
Phœnix Assurance Co., Ltd	London, Eng	9,650	386,000
C. C. Blackadar	Halifax, N.S	50	2,000
A. E. Jones	"	50	2,000
C. H. Mitchell	"	50	2,000
G. R. Hart	"	50	2,000
W. M. P. Webster	"	50	2,000
R. MacD. Paterson	Montreal, P.Q	50	2,000
J. B. Paterson	"	50	2,000
Totals		10,000	$ 400,000

BEAVER FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Jan. 31, 1919).

W. J. Christie, Pres.; G. W. Allan, K.C., and A. Gouzée, Vice-Presidents; W. J. Christie, G. W. Allan, K.C., M.P., A. Gouzee, F. Morton Morse, W. H. Cross, F. T. Griffin, D. H. Laird, K.C., A. De Jardin, J. Galt.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
W. H. Cross	Winnipeg	50	5,000	3,000
John Galt	"	100	10,000	6,000
A. M. Nanton	"	100	10,000	6,000
J. H. Munson, exec. est	"	75	7,500	4,500
D. H. Laird	"	25	2,500	1,500
W. J. Christie	"	100	10,000	6,000
F. Morton Morse	"	100	10,000	6,000
F. T. Griffin	"	50	5,000	3,000
G. W. Allan	"	130	13,000	7,800
Northern Trust Coy	"	100	10,000	6,000
Andre Gouzée	"	150	15,000	9,000
A. De Jardin	"	25	2,500	1,500
General Financial Corporation of Canada	"	2,000	200,000	120,000
Totals		3,005	300,500	180,300

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

List of Directors—(As at Feb. 28, 1919).

Henry N. Roberts, Pres.; O. E. Granberg, Vice-Pres.; Chas. S. Blake, J. R. L. Starr, K.C., W. R. C. Corson, Ralf R. Corson, and Olaf E. Granberg.

List of Shareholders—(As at Dec. 31, 1918).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Chas. S. Blake	Hartford, Conn.	2,000 00	2,000 00
Olaf E. Granberg	Montreal, P.Q.	2,000 00	2,000 00
W. R. C. Corson	Hartford, Conn.	2,000 00	2,000 00
R. R. Corson	Toronto, Ont.	2,000 00	2,000 00
Henry N. Roberts	"	2,000 00	2,000 00
J. R. L. Starr, K.C.	"	2,000 00	2,000 00
Hartford Steam Boiler Inspection and Insce. Co.	Hartford, Conn.	88,100 00	88,100 00
Totals		100,100 00	100,100 00

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1919).

W. B. Meikle, Pres.; Sir John Aird, Robert Bickerdike, Montreal, Lt.-Col. Henry Brock, Alfred Cooper, London, Eng., H. C. Cox, John H. Fulton, D. B. Hanna, E. Hay, Jno. Hoskin, K.C., LL.D., Z. A. Lash, K.C., LL.D., G. A. Morrow, O.B.E. Lt.-Col. the Hon. Frederic Nicholls, Brig.-Gen'l Sir Henry Pellatt, C.V.O., E. R. Wood.

LIST OF SHAREHOLDERS—(COMMON STOCK—As at Dec. 31, 1918).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Agar, Charles J.	Toronto, Ont.	6	150 00	150 00
Agar, R. T.	Ingersoll, Ont.	10	250 00	250 00
Aird, Sir John.	Toronto, Ont.	200	5,000 00	5,000 00
Allen, Mrs. Emma J.	"	38	950 00	950 00
Allen, J. K.	Newcastle, Ont.	8	200 00	200 00
Ardagh, Miss Anna B.	"Ardraven," Barrie, Ont.	9	225 00	225 00
Ardagh, Henry H.	" "	9	225 00	225 00
Armour, E. Douglas, K.C.	Toronto, Ont.	20	500 00	500 00
Armour, Robert.	Montreal, Que.	41	1,025 00	1,025 00
Armstrong, Mrs. Fidelia J.	Toronto, Ont.	8	200 00	200 00
Atkinson, D. H.	"	5	125 00	125 00
Bailey, P. L.	"	20	500 00	500 00
Bailey, Mrs. P. L.	Mimico, Ont.	5	125 00	125 00
Baker, est. of John T.	New York, N.Y.	100	2,500 00	2,500 00
Ball, Mary Veronia.	Woodstock, Ont.	2	50 00	50 00
Banks, Mrs. Emily.	Care of W. H. Banks, Toronto, Ont.	20	500 00	500 00
Banks, W. H., in trust.	Toronto, Ont.	1	25 00	.....
Barkworth, J. E.	Baltimore, Md.	20	500 00	500 00
Baxter, est. of James E.	Edmonton, Alta.	4	100 00	100 00
Behan, Mrs. Julia.	Orange, N.J.	13	325 00	325 00
Bell, A. J.	Halifax, N.S.	10	250 00	250 00
Bezley, Mrs. E. A.	Toronto, Ont.	11	275 00	275 00
Bickerdike, Robert.	Montreal, Que.	215	5,375 00	5,375 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	27	675 00	675 00
Black, MacM.	Springfield, Ont.	5	125 00	125 00
Blossom, Geo. W.	Chicago, Ill.	100	2,500 00	2,500 00
Bond, exec. of estate of John M.	Toronto, Ont.	26	650 00	650 00
Boswell, A. R., K.C. (in trust).	"	2	50 00	50 00
Bounsall, Miss Phœbe S.	Hamilton, Ont.	4	100 00	100 00
Bower, Mrs. Sarah E.	Toronto, Ont.	20	500 00	500 00
Bowie, Dr. E. F.	"	2	50 00	50 00
Boyd, Mrs. Mary H.	"	8	200 00	200 00
Boyd, W. Y.	Care of Mrs. A. Y. Boyd 85 Gore St., Kingston, Ont.	5	125 00	63 06
Brock, estate of W. R.	Toronto, Ont.	6	150 00	150 00
Browne, estate of Rev. Geo.	"	26	650 00	650 00
Brumell, Mrs. Kate W.	"	96	2,400 00	2,400 00
Bryan, A. W.	"	20	500 00	150 00
Bryan, Geo. J.	"	5	125 00	125 00
Bryan, Geo. J. (in trust).	"	5	125 00	125 00
Bunnell, Arthur K.	Brantford, Ont.	5	125 00	125 00
Buntin, estate of Alex.	Montreal, Que.	214	5,350 00	5,350 00
Buntin, Alex.	Toronto, Ont.	71	1,775 00	1,775 00
Burton, Geo. F.	"	20	500 00	500 00
Cayley, Mrs. Agnes L.	Collingwood, Ont.	16	400 00	400 00
Cameron, Mrs. E. S.	Toronto, Ont.	50	1,250 00	1,250 00
Carey, J. P.	Unknown.	1	25 00	25 00
Carpenter, estate of E. R.	Collingwood, Ont.	13	325 00	325 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Carpmael, Miss A. C.	Care of John Hoskin, K. C., LL.D., Osler, Hoskin & Harcourt, Toronto, Ont.	60	1,500 00	1,500 00
Cartwright, John R.	Toronto, Ont.	12	300 00	300 00
Cathcart, R.	Unknown.	1	25 00	25 00
Central Canada Loan & Sav. Co.	Toronto, Ont.	117	2,925 00	2,925 00
Chafee, Zechariah, jr.	Providence, R.I.	18	450 00	450 00
Champion, estate of Charles.	Brantford, Ont.	27	675 00	675 00
Champion, Iden W.	"	26	650 00	650 00
Clark, Janet.	Care of J. A. Patterson, Toronto, Ont.	2	50 00	50 00
Clark, Janet and Barbara Stewart.	"	1	25 00	25 00
Clark, James.	Bullocks Corners, Ont.	28	700 00	700 00
Clark, estate of Sir Wm. Mortimer, K.C.	Toronto, Ont.	13	325 00	325 00
Clarkson, Edith Mary.	"	400	10,000 00	10,000 00
Cook, C., Pres., W. G. Helliker, manager (Royal Loan & Savings Co.).	Brantford, Ont.	100	2,500 00	2,500 00
Cooper, Alfred.	London, Eng.	30	750 00	750 00
Coutts, James.	Ufford, Muskoka.	20	500 00	500 00
Cox, H. C.	Toronto, Ont.	200	5,000 00	5,000 00
Cucksey, R.	Chatham, Ont.	4	100 00	66 73
Cunningham, Mrs. Margaret.	Guelph, Ont.	50	1,250 00	1,250 00
Curtis, Frank E.	Simcoe, Ont.	4	100 00	100 00
Davidson, Nancy W.	Toronto, Ont.	15	375 00	375 00
De Gex, L. M.	Canadian Bank of Commerce, Prince Rupert, B.C.	26	650 00	650 00
Denton, A. Muir.	Port Dalhousie, Ont.	31	775 00	775 00
Dickson, Marion.	Guelph, Ont.	10	250 00	250 00
Duffett, Herbert.	Toronto, Ont.	157	3,925 00	3,925 00
Duffett, Walter.	"	20	500 00	500 00
Duncan, John, exec. of estate of Wm. Duncan.	"	17	425 00	425 00
Dundas, Mrs. Amy C.	"	19	475 00	475 00
Dundas, Miss Amy D.	"	4	100 00	100 00
Dunham, Mrs. Alice.	Boston, Mass.	67	1,675 00	1,675 00
Dunlop, Belle.	Woodstock, Ont.	2	50 00	50 00
Dunlop, H. C.	Goderich, Ont.	48	1,200 00	1,200 00
Dunlop, James.	Woodstock, Ont.	1	25 00	25 00
Dunlop, Stevenson.	"	1	25 00	25 00
Dunnett, Mrs. Jessie.	Toronto, Ont.	30	750 00	750 00
Dupuis, Mrs. Annie J.	Care of R. Crawford, Kingston, Ont.	13	325 00	325 00
Ellis, Mrs. Mary E.	Toronto, Ont.	8	200 00	200 00
Elliott, Christopher.	Unknown.	16	400 00	400 00
Emery, Mrs. C. E. and H. M.	Port Burwell, Ont.	10	250 00	250 00
Enright, Mrs. Kate.	Collingwood, Ont.	16	400 00	400 00
Essery, W. H.	Toronto, Ont.	10	250 00	75 00
Farwell, W. G. (in trust).	St. Francis Court, River Side Drive and 135th St., New York, N.Y.	40	1,000 00	1,000 00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	45	1,125 00	1,125 00
Ferrah, Miss Maggie.	Oakville, Ont.	1	25 00	25 00
Ferrah, Miss Mary.	"	2	50 00	50 00
Ferrier, Mrs. Annie.	Care of C. R. McKeown, Orangeville, Ont.	7	175 00	175 00
Fitton, H. W.	Canadian Bank of Commerce, Brantford, Ont	10	250 00	250 00
Fitton, C. H., N. and H. W. (trustees).	"	10	250 00	250 00
Fletcher, Robert J.	Barrie, Ont.	10	250 00	250 00
Forster, Geo.	Toronto, Ont.	1	25 00	25 00
Freysing, Peter.	"	26	650 00	650 00
Fudger, W. E.	592 Indian Rd., Toronto, Ont.	22	550 00	550 00
Gamble, Geo.	Toronto, Ont.	21	525 00	525 00
Gamble, Mrs. Matilda.	"	24	600 00	600 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Gardiner, Samuel	Unknown	1	25 00	25 00
Garrow, E. F.	Toronto, Ont.	20	500 00	500 00
Gibson, Rev. John	"The Rectory", Thornhill, Ont.	10	250 00	250 00
Gilmor, Miss Jessie	Mimico P.O., Ont.	2	50 00	50 00
Gilmour, Thomas	Toronto, Ont.	50	1,250 00	1,250 00
Godwin, est. of W. H.	Kingston, Ont.	5	125 00	125 00
Gorham, Mrs. Helen D.	Milton, Ont.	10	250 00	250 00
Hamilton, J. M. and J. H. Sharpe, executors	San Francisco, Cal.	72	1,800 00	1,800 00
Hamilton, Clark, and Wm. F. Nickle, trustees	Kingston, Ont.	9	225 00	225 00
Hammond, L. D.	Chicago, Ill.	40	1,000 00	1,000 00
Haney, Mrs. Annie H.	Strathroy, Ont.	15	375 00	375 00
Hanlin, Mrs. Helen	Fergus, Ont.	8	200 00	200 00
Hanna, D. B.	Toronto, Ont.	6	150 00	150 00
Harris, Arthur B.	Clarkson, Ont.	13	325 00	325 00
Harris, Miss Lucy	Toronto, Ont.	26	650 00	650 00
Haskill, Mrs. Sarah	St. Clair, Mich.	13	325 00	325 00
Hay, A. W.	Quebec, Que.	20	500 00	500 00
Hay, E.	Toronto, Ont.	208	5,200 00	5,200 00
Henderson, John	Ottawa, Ont.	70	1,750 00	1,750 00
Heribel, Louis Emile	St. Hyacinthe, Que.	3	75 00	75 00
Hewson, Mrs. Fanny B.	Niagara Falls, Ont.	20	500 00	500 00
Hime, W. L. and M. W. (in trust)	Toronto, Ont.	20	500 00	500 00
Hirschberg, Mrs. Mary	Merchants Exchange Bldgs. St. Louis, Mo.	50	1,250 00	1,250 00
Holcroft, H. S.	Orillia, Ont.	10	250 00	250 00
Hooper, Edward M.	Toronto, Ont.	2	50 00	50 00
Hooper, Mrs. Isabella L.	Care of Dr. Hooper, Toronto, Ont.	2	50 00	50 00
Hoskin, John, K.C., LL.D.	Care McCarthy, Osler, Hoskin & Harcourt, Toronto, Ont.	286	7,150 00	7,150 00
Howard, R. H.	Toronto, Ont.	4	100 00	100 00
Howe, Etna D.	"	54	1,350 00	1,350 00
Howson, est. of H. B.	"	10	250 00	250 00
Hutton, Mrs. E. A.	Care of H. L. Hutton, White Shiles & Co., 312-315 Westminster Trust Block, New Westminster, B.C.	20	500 00	500 00
Irving, Mrs. Louisa S.	Care L. H. Irving, Prov. Secy's Dept., Parliament Bldgs., Toronto, Ont.	3	75 00	75 00
Jackes, Mrs. Kate, exec.	Toronto, Ont.	49	1,225 00	1,225 00
Jaffray, Robt,, exec. of est. (in trust)	"	50	1,250 00	1,250 00
Kehoe, Christopher J.	Care of F. S. Hirschberg & Co., St. Louis, Mo.	50	1,250 00	1,250 00
Kenny, est. of James J.	Toronto, Ont., care of Mrs. P. L. Bailey, Mimico, Ont.	79	1,975 00	1,975 00
Kent, Miss Myra	Toronto, Ont.	53	1,325 00	1,325 00
Kent, M. J., Manager in trust	London, Ont.	200	5,000 00	5,000 00
Kernahan, J. K.	St. Catharines, Ont.	10	250 00	250 00
Kimmerly, P. G., est. of late	Care of Mrs. P. G. Kimmerly, Westmount, Que.	20	500 00	500 00
Kirkpatrick, W. M. and A. T., execs.	Care of Wm. Kirkpatrick, C.P.R.,Montreal, Que.	25	625 00	625 00
Knowlton, F. J. G.	St. John, N.B.	20	500 00	500 00
Laird, Mary	Toronto, Ont.	6	150 00	150 00
Larkin, Ellen M., extx., and H. E. McSloy, exec., est. of P. Larkin	St. Catharines, Ont.	200	5,000 00	5,000 00
Lavis, est. of Chas. S. Masson, exec.	Belleville, Ont.	80	2,000 00	2,000 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Lash, Z. A., K.C., LL.D. (trustee)	Can. Bank of Commerce Bldg., Toronto, Ont..	66	1,650 00	1,650 00
Lash, Z. A., K.C., LL.D	Can. Bank of Commerce Bldg., Toronto, Ont...	6	150 00	150 00
Leach, James	Toronto, Ont	40	1,000 00	1,000 00
Leslie, William	Unknown	2	50 00	50 00
Lester, Thomas W	Hamilton, Ont	22	550 00	505 00
Long, Thomas	Collingwood, Ont	462	11,550 00	11,550 00
Long, Thomas (in trust)	"	254	6,350 00	6,350 00
Long, John J	Care of Thomas Long, Toronto, Ont	16	400 00	400 00
Long, Miss Marcella	Toronto, Ont	16	400 00	400 00
Long, Miss Mary	"	16	400 00	400 00
Long, Miss Margaret E	"	16	400 00	400 00
Loy, Geo. M., and P. McIntosh, trustees under donation of the late Mrs. I. G. Buntin	Montreal, Que	213	5,325 00	5,325 00
Maddison, Mrs. Esther A	Toronto, Ont	10	250 00	250 00
Mahony, T. H	Care of Mahony and Brodie, Quebec, Que..	80	2,000 00	2,000 00
Marling, Thomas W. B	Care of J. B. Gibson and Wm. Marling, Montreal Que	1	25 00	25 00
Marsh Mrs. Emily Carew	Lindsay, Ont	21	525 00	525 00
Maughan, Mrs. Fanny	Toronto, Ont	10	250 00	250 00
Meadows, Mrs. Emily M	Mooretown, Ballycogley Wexford, Ireland	24	600 00	600 00
Meikle, W. B	Toronto, Ont	256	6,400 00	6,400 00
Milner, Mrs. Margaret Flavell	"	12	300 00	300 00
Moran, W. J	Winnipeg, Man	18	450 00	450 00
Morrison, Miss Ethel I	Montreal, Que	176	4,400 00	4,400 00
Morrow, Geo. A	Central Canada Loan & Savings Co., Toronto, Ont.	106	2,650 00	2,650 00
Mountain, Rev. J. J. S., exec. est. of	Cornwall, Ont	102	2,550 00	2,550 00
Mountain, Mrs. Louisa Mira	St. Catharines, Isle of Wight, England	36	900 00	900 00
Moyna, Rev. Michael	McDonell Square, Toronto, Ont	40	1,000 00	1,000 00
Munro, Alexander	Toronto, Ont	5	125 00	125 00
Munro, James	"	2	50 00	50 00
Murray, Rev. James	"	2	50 00	50 00
Myers, Augustus, extrx. est. of late	Cambridge, Mass	532	13,300 00	13,300 00
Macaulay, Miss C. I	Kingston, Ont	20	500 00	500 00
Macdonald, Arch. H	Guelph, Ont	12	300 00	300 00
Macdonald, The Baroness	Care of C. V. Sinclair, Barrister, Ottawa, Ont.	56	1,400 00	1,400 00
McGillivray, Mrs. Clara D	Kingston, Ont	20	500 00	500 00
MacKerchar, Donald	1st National Bk., Minneapolis, Minn	2	50 00	50 00
MacMahon, H. P	Manager, Royal Bank, St. Thomas, Ont	10	250 00	250 00
MacMahon, H. W	Toronto, Ont	10	250 00	250 00
McCabe, S. L	Lotus, Ont	20	500 00	500 00
McCallum, J. Finlay	Edmonton, Alta	5	125 00	125 00
McDonald, Mrs. Alice	Guelph, Ont	7	175 00	175 00
McGee, Mrs. Annie	Toronto, Ont	13	325 00	325 00
McIntosh, James Innes	Guelph, Ont	8	200 00	200 00
McKay, Geo	Unknown	2	50 00	50 00
McKeown, Mrs. Christina Innes	Care of C. R. McKeown, Barrister, Orangeville, Ont	7	175 00	175 00
McLaughlin, Dr. R. G	Toronto, Ont	2	50 00	50 00
McLean, Donald	"	2	50 00	50 00
National Trust Co., trustees R. A. Baines, Trust,	24 King St. E., Toronto, Ont	55	1,375 00	1,375 00

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
National Trust Co., Ltd.	Toronto, Ont.	668	16,700 00	16,700 00
Neihaus, Katherine L., and Tor. Gen. Trusts Corp., exec. of est. of late Charles Neihaus	"	80	2,000 00	2,000 00
Nicholls, H. A.	Richmond Hill, Ont.	4	100 00	100 00
Niven, John K. & Co.	Toronto, Ont.	10	250 00	250 00
Northcote, Henry	"	2	50 00	50 00
Northern Life Assurance Co.	London, Ont.	200	5,000 00	5,000 00
O'Flynn, Francis E.	Belleville, Ont.	16	400 00	400 00
O'Flynn, Fred W.	Toronto, Ont.	10	250 00	250 00
O'Flynn, Philo Walter	Toronto, Ont.	17	425 00	425 00
O'Hara, James	"	6	150 00	150 00
Osborne, James Kerr, exrs. of est. of	Care of Toronto General Trusts Corporation, Toronto, Ont.	690	17,250 00	17,250 00
Park, James	Toronto, Ont.	2	50 00	50 00
Parker, Mrs. M. D.	Winnipeg, Man.	12	300 00	300 00
Paterson, Miss Helen M.	Toronto, Ont.	14	350 00	350 00
Paterson, John A.	"	2	50 00	50 00
Paterson, Miss Mary Louise	Care of Rev. T. W. Paterson, Toronto, Ont.	48	1,200 00	1,200 00
Paterson, Rev. T. W.	Toronto, Ont.	84	2,100 00	2,100 00
Pearcy, G. S. (in trust)	Toronto, Ont.	12	300 00	300 00
Pellatt, Brig.-Gen'l Sir Henry, C.V.O.	Traders Bank Bldg., Toronto, Ont.	412	10,300 00	10,300 00
Perry, Walter D.	Mitchell, Ont.	280	7,000 00	7,000 00
Philps, E. L.	Halifax, N.S.	20	500 00	500 00
Poole, James	Glencoe, Ont.	4	100 00	100 00
Porter, John S.	Toronto, Ont.	34	850 00	850 00
Potts, Mrs. Jane V.	Stirling, Ont.	20	500 00	500 00
Power, William	Toronto, Ont.	4	100 00	100 00
Provident Investment Co.	"	20	500 00	500 00
Raikes, Geo. (in trust)	Barrie, Ont.	60	1,500 00	1,500 00
Raikes, Geo.	"	60	1,500 00	1,500 00
Ramsay, William	Bowland Stow, Scotland	26	650 00	650 00
Rance, Mrs. Harriet	Clinton, Ont.	40	1,000 00	1,000 00
Renwick, Mrs. Jane Macdonald	29 Hillside Road, Stamford Hill, London, N., England.	10	250 00	250 00
Ridout, Percival F.	Can. Bank of Commerce, North Toronto.	30	750 00	750 00
Robinson, Mrs. Elizabeth	"	50	1,250 00	1,250 00
Robert, E. A.	Montreal, Que.	80	2,000 00	2,000 00
Rogers, Dr. J. M.	Ingersoll, Ont.	4	100 00	100 00
Ross, Fred H.	Toronto, Ont.	10	250 00	250 00
Rowsell, Mrs. Elizabeth	"	10	250 00	250 00
Scott, Ann	Unknown	8	200 00	200 00
Scott, C. W.	Toronto, Ont.	20	500 00	500 00
Shaw, Mrs. Isabel T.	Hamilton, Ont.	15	375 00	375 00
Sharpe, Miss Clara L.	San Francisco, Cal.	17	425 00	425 00
Simpson, Benjamin M.	Care of Wm. A. Simpson & Son, Philadelphia, Pa.	40	1,000 00	1,000 00
Simpson, Charles C.	Care of Wm. A. Simpson & Son, Philadelphia, Pa.	20	500 00	500 00
Simpson, William M.	"	20	500 00	500 00
Sims, P. H.	Toronto, Ont.	200	5,000 00	5,000 00
Sims, P. H. (in trust)	"	6	150 00	.....
Smart, A. M.	Care of G. M. Gunn & Son, London, Ont.	20	500 00	500 00
Smiley, James	Paris, Ont.	4	100 00	100 00
Smith, Alexander	Toronto, Ont.	40	1,000 00	1,000 00
Smith, A. Bayard Smith, A. Buntin Smith, E. L. Smith, C. G. Buntin, Mrs. A. V. A.	Care of A. B. Smith Asst Supt. S. D. & P. C. Can. Pac. Ry., Toronto	71	1,775 00	1,775 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Smith, Mrs. Jane M., executrix	Montreal, Que.	6	150 00	150 00
Smith, W. W.	Raleigh, N.C.	40	1,000 00	1,000 00
Sproule, Mrs. Elizabeth J.	Springfield-on-the Credit, Ont.	5	125 00	125 00
Staebler, estate of J. M.	Kitchener, Ont.	10	250 00	75 00
Stewart, Barbara	Toronto, Ont.	2	50 00	50 00
Stewart, James B.	"	4	100 00	100 00
Stewart, Wm. E., exec.	"	4	100 00	100 00
Stewart, John and John Duncan, exrs. (in trust)	"	52	1,300 00	1,300 00
Strathy, James Robert	Care of A. G. Strathy, Toronto, Ont.	9	225 00	225 00
Strathy, Miss Elizabeth M. L.	"	9	225 00	225 00
Strathy, A. G.	"	9	225 00	225 00
Strathy, Gerard B.	"	9	225 00	225 00
Swan, Henry	"	2	50 00	50 00
Taylor, Maria and R. V. Sinclair, exr.	Ottawa, Ont.	10	250 00	250 00
Thompson, Robert, estate of	Care of R. W. Thompson, Toronto, Ont.	544	13,600 00	13,600 00
Toronto, General Trusts Corp. (in trust)	Toronto, Ont.	210	5,250 00	5,250 00
Toronto General Trusts Corp., executors, estate of Jane Todd Kirkland	"	80	2,000 00	2,000 00
Toronto General Trusts Corp., executors, estate of John Gowans	"	50	1,250 00	1,250 00
Toronto General Trusts Corp., administrators of est. of Mrs. E. M. Dalton	"	13	325 00	325 00
Toronto General Trusts Corp. (trustees)	"	30	750 00	750 00
Toronto General Trusts Corp., exec. of estate of Chas. E. Goad	"	700	17,500 00	17,500 00
Toronto General Trusts Corp. (in trust), "Byrnes"	"	114	2,850 00	2,850 00
Toronto General Trusts Corp. (trustees), M. Long Family	"	2	50 00	50 00
Townley, W. R.	Chicago, Ill.	20	500 00	500 00
Turner, Geo. R.	MacGregor, Iowa	4	100 00	100 00
Turner, Charles Conrad	Winnipeg, Man.	5	125 00	125 00
Turner, J. A. and C.	Melfort, Sask.	9	225 00	225 00
Vachon, Mrs. Belinda L.	Prince Albert, Sask.	16	400 00	400 00
Wade, Mrs. Lillie M.	Brighton, Ont.	33	825 00	825 00
Walker, Miss Mary L.	Ottawa, Ont.	24	600 00	600 00
Walker, W. H.	Governor General's Office, Ottawa, Ont.	14	350 00	350 00
Warren, Charles D.	Toronto, Ont.	1	25 00	25 00
Watson, Mrs. Sarah	"	125	3,125 00	3,125 00
Weir, James	Unknown	8	200 00	200 00
Western Assurance Co.	Toronto, Ont.	19,683	492,075 00	492,075 00
Whittier, H. F.	Trenton, Ont.	18	450 00	450 00
Wilson, Chas. S., trustees of estate	Care of John Stark Co., Toronto, Ont.	40	1,000 00	1,000 00
Wilson, John	Unknown	8	200 00	200 00
Wingham, John Walker	Toronto, Ont.	40	1,000 00	1,000 00
Wingard, Miss Nora N.	Morrisburg, Ont.	26	650 00	650 00
Wolfe, Mrs. Maude G.	Petrolia, Ont.	52	1,300 00	1,300 00
Wolfe, Fred. (in trust for F. B. Wolfe)	"	2	50 00	50 00
Wood, Lucinda J.	Brantford, Ont.	27	675 00	675 00
Wood, E. R.	Toronto, Ont.	200	5,000 00	5,000 00
Woodman, Gordon C.	Winnipeg, Man.	40	1,000 00	1,000 00
Young Orchard Co.	Providence, R. I.	47	1,175 00	1,175 00
Totals		34,000	850,000 00	849,029 79

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BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF STOCKHOLDERS—PREFERENCE STOCK.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Baker, estate of J. T.	New York City, U.S.A.	32	800 00	800 00
Brock, Lt.-Col. Henry	Toronto	200	5,000 00	5,000 00
Central Canada Loan & Savings Co.	Toronto, Ont.	10,600	265,000 00	265,000 00
Cooper Alfred	London, Eng.	2,000	5,000 00	5,000 00
Dominion Securities Corp., Ltd	"	7,040	176,000 00	176,000 00
Fulton, John H.	New York N.Y.	200	5,000 00	5,000 00
Hanna, D. B.	Toronto, Ont.	200	5,000 00	5,000 00
Hodgens, W. S. (in trust)	"	648	16,200 00	16,200 00
Lash, Z. A., K.C., LL.D.	"	200	5,000 00	5,000 00
Morrow, G. A.	"	200	5,000 00	5,000 00
Morrow, G. A. (in trust)	"	2,000	50,000 00	50,000 00
Nicholls, Lt.-Col. the Hon. Frederic	"	200	5,000 00	5,000 00
Toronto General Trusts Corp., exec. estate of late Chas. E. Goad	"	200	5,000 00	5,000 00
Townley, W. R.	Chicago, Ill.	80	2,000 00	2,000 00
Totals		22,000	550,000 00	550,000 00

BRITISH COLONIAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1919.)

I. L. Lafleur, President; J. B. Morissette, Vice-President; Honourable J. E. Roberge, J. E. E. Leonard, D. O. E. Denault, Eusebe Huard, L. H. Desjardins, Nap. Drouin, Jean Spycket, Michel Propper, Honourable Adelard Turgeon, J. Leon Patenaude, Vicomte de Jessaint, Luzarche d'Azay, Dupont Descat.

LIST OF SHAREHOLDERS—(As at December 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Ainey, Joseph	Montreal	10	1,000 00	250 00
Armstrong, J. E.	Perth, N.B.	10	1,000 00	200 00
Audet, L. O.	Levis	5	500 00	125 00
Barras, J. D. E., Dr.	"	10	1,000 00	250 00
Beaudry, Toussaint	Weedon Sta	1	100 00	25 00
Beauvais, J. P.	Montreal	5	500 00	125 00
Bedard, Dr. A. E.	Quebec	5	500 00	125 00
Bélanger & Bégin	Sherbrooke	10	1,000 00	250 00
Bérard, Jos. B.	Montreal	5	500 00	125 00
Bisson, Evariste, Dme. Vve	Chartierville	10	1,000 00	250 00
Blanchet, J. L.	Lambton	1	100 00	25 00
Boileau, L. J., N.P.	Montreal	10	1,000 00	250 00
Borden, Robert A.	Moncton	5	500 00	125 00
Bourret, Maj	La Patrie	15	1,500 00	375 00
Brien, J. A.	Montreal	25	2,500 00	625 00
Brien, L. A.	St. Germain	25	2,500 00	625 00
British Colonial Trust Co., Inc	Montreal	564	56,400 00	14,100 00
Bruneau, O. H.	Lake Aylmer	1	100 00	25 00
Calmann-Lévy, G.	Paris, France	100	10,000 00	2,500 00
Calmann-Lévy, Geo.	"	100	10,000 00	2,500 00
Carreau, G. P.	Montreal	1	100 00	25 00
Chapleau & Delorme	"	5	500 00	125 00
Chéné, Adolphe	Oka	10	1,000 00	250 00
Chevalier, Arthur	Sherbrooke	10	1,000 00	250 00
Cloutier, Jos.	St. Ephrem	17	1,700 00	425 00
Corbett, A. M.	Summerhill	1	100 00	25 00
Cordonnier, Célestin	Haubourdin	200	20,000 00	5,000 00
Coté, Joseph	Ottawa	5	500 00	125 00
Crépy, Aug. P. O.	Lille, France	50	5,000 00	1,250 00
Dagenais, Eug.	Sault au Récollet	10	1,000 00	225 00
Daoust, J. E. C.	Montreal	25	2,500 00	625 00
Daoust, Guis.	Ste. Anne de Bellevue	5	500 00	125 00
Décarie, J. Tel.	Montreal	100	10,000 00	2,500 00
Luzarche, d'Azay		25	2,500 00	625 00
Décarie, Léon	Montreal	1	100 00	25 00
Dechéne, Elz. Miv.	Quebec	50	5,000 00	1,250 00
Decoster, P. E. W. J.	Lille (N.), France	50	5,000 00	1,250 00
Deguire, J. B.	St. Laurent	50	5,000 00	1,250 00
Deguire, Pierre	"	10	1,000 00	250 00
De la Mothe, J.	Montreal	10	1,000 00	250 00
Delorme, C. E.	"	10	1,000 00	250 00
Denault, D. O. E.	Sherbrooke	345	34,500 00	8,625 00
Denault, G. E.	Asbestos	10	1,000 00	250 00
Desjardins, L. H.	Terrebonne	345	34,500 00	8,625 00
Desruisseaux, Mde. O.	Sherbrooke	5	500 00	125 00
deVarennes, Hon. E. F.		345	34,500 00	8,625 00
Dorais, O. E.	"	20	2,000 00	500 00
Drouin, Nap.	Quebec	345	34,500 00	8,625 00
Dufresne, R.	Montreal	100	10,000 00	2,500 00
Dupont, Alf. J. T.	Paris, France	125	12,500 00	3,125 00
Durand, J. L.	Three Rivers	5	500 00	125 00
Filion, Z.	Montreal	10	1,000 00	250 00
Fontaine, J. A.	Valcourt	1	100 00	25 00
Forest, Lionel	Sherbrooke	2	200 00	50 00
Fortier, Laval E.	Levis	5	500 00	125 00
Francoeur, J. N., M.P.P.	Quebec	10	1,000 00	250 00
Fréchette, Succ. J.	Sherbrooke	5	500 00	125 00
Garon, A. G.	Drummondville	1	100 00	25 00

SESSIONAL PAPER No. 8

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Gauvin, Pierre	Sherbrooke	15	1,500 00	375 00
Gingras, Fortunat	Quebec	10	1,000 00	250 00
Gobeil, S.	La Patrie	5	500 00	125 00
Godbout, A., M.P.P.	St. George East	50	5,000 00	1,250 00
Gosselin & Lussier	Weedon Station	6	600 00	150 00
Gratton, J. B.	Montreal	20	2,000 00	500 00
Guenette, J. A.	St. Anne de Bellevue	5	500 00	125 00
Guptill, S. D.	Grand Manan	5	500 00	125 00
Harris, C. P. Realty, Ltd.	Moncton	10	1,000 00	250 00
Harwood, Dr. L. de L.	Montreal	100	10,000 00	2,000 00
Huard, Eusébe	Lake Megantic	345	34,500 00	8,625 00
Huard, Rev. Victor A.	Quebec	5	500 00	125 00
Jarry, Stanislas	St. Laurent	250	25,000 00	5,000 00
Jessaint, Vte. de		25	2,500 00	625 00
Joly, J. A.	Ste. Rose	1	100 00	25 00
Kohn, Geo.	Paris, France	100	10,000 00	2,500 00
Labbé, Joseph		5	500 00	125 00
Laflamme, J. A. K.	Quebec	5	500 00	125 00
Lafleur, I. L.	Montreal	345	34,500 00	8,625 00
Lajeunesse, W.	"	10	1,000 00	250 00
Lalonde, succ. Emery	Ste. Anne de Bellevue	345	34,500 00	8,625 00
Lalonde, L. A.	"	1	100 00	25 00
Lamarche, J. A.	Montreal	5	500 00	125 00
Lapierre, Omer	"	20	2,000 00	495 70
Lapierre, P.	"	50	5,000 00	1,000 00
La Réassurance Nouvelle, Compagnie de Réassurances et de Co-Assurances	Paris, France	400	40,000 00	10,000 00
Lasalle, Roch	St. Guillaume	1	100 00	25 00
Lauzon, H. F.	Montreal	10	1,000 00	250 00
Lebel, S. W.	Cabano	10	1,000 00	250 00
Lefebvre, J. E.	Farnham	5	500 00	125 00
Legault, Victor	St. Laurent	50	5,000 00	1,250 00
Léger, Edouard E.	Montreal	10	1,000 00	250 00
Lemieux, T. S.	St. Malo	3	300 00	75 00
Léonard, D. A.	Montreal	5	500 00	125 00
Léonard, J. E. E.	"	345	34,500 00	8,625 00
Letourneux, Jos.	"	50	5,000 00	1,250 00
Levasseur, V. J.	St. Jean	5	500 00	125 00
Limoges, Jos.	Terrebonne	10	1,000 00	250 00
Lorrain, C. A.	St. Jérome	1	100 00	25 00
Majeau, Joseph	Montreal	10	1,000 00	250 00
Marchand, C. A.	"	5	500 00	125 00
Martin, Théo.	Chartierville	3	300 00	75 00
Mayrand, George	Montreal	10	1,000 00	220 00
Meunier, Théodore	"	345	34,500 00	7,900 00
Michaud, succ. J. L.	"	20	2,000 00	500 00
Mitchell, Mrs. M. S.	Moncton	2	200 00	50 00
Morin, J. B.	East Angus	1	100 00	25 00
Morisset, Dr. A.	Quebec	50	5,000 00	1,250 00
Morissette, J. B.	"	345	34,500 00	8,625 00
Nault, J. M.	Sherbrooke	10	1,000 00	250 00
Normandeau, J. D.	Ste. Anne de Bellevue	1	100 00	25 00
Patenaude, J. Leon		250	25,000 00	6,250 00
Patenaude & Monette	Montreal	100	10,000 00	2,500 00
Pelletier, P.	St. Guillaume	1	100 00	25 00
Peloquin, J. B.		5	500 00	125 00
Pineau, J. E.	Fraserville	10	1,000 00	250 00
Primeau, J. C.	Montreal	10	1,000 00	250 00
Propper, Emmanuel	Paris, France	100	10,000 00	2,500 00
Propper, Michel	"	100	10,000 00	2,500 00
Poulin, J.	Beauceville	1	100 00	25 00
Queen, J. M.	St. John, N.B.	25	2,500 00	625 00
Reinach, G. de	Paris, France	100	10,000 00	2,500 00
Roberge, Hon. J. E.	Lambton	345	34,500 00	8,625 00
Rousseau, P.	Ste. Anne de Bellevue	10	1,000 00	250 00

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Roy, Cyrille E.	Mégantic	1	100 00	25 00
Roy, Eustache	"	1	100 00	25 00
Saindon, succ. M. E.	Fraserville	5	500 00	125 00
Scalbert, P. S. H. W.	St. André lez Lille	150	15,000 00	3,750 00
Seale, R. F.	Station Ste. Cecile	1	100 00	25 00
Simon, succ. D. C.	Hull	5	500 00	125 00
Société Anonyme de Réassurances contre l'Incendie	Paris, France	1,725	172,500 00	43,125 00
Spycket, B.	"	50	5,000 00	1,250 00
Spycket, E. T.	"	50	5,000 00	1,250 00
Spycket, J. P. B.	"	50	5,000 00	1,250 00
St. Denis, A. J. H.	Montreal	40	4,000 00	1,000 00
St. Germain, J. E.	Sherbrooke	1	100 00	25 00
St. Germain, T. A.	St. Hyacinthe	5	500 00	125 00
Tourville, Art.	Montreal	50	5,000 00	1,250 00
Tourville, Rod., M.P.P.	"	50	5,000 00	1,250 00
Tremblay, Thos.	Sherbrooke	5	500 00	125 00
Vaillancourt, E.	Thetford Mines	1	100 00	25 00
Veilleux, André	Sherbrooke	5	500 00	125 00
Versailles, Jean	Montreal	50	5,000 00	1,125 64
Vien, Thomas	Quebec	10	1,000 00	250 00
Williams, F. S.	St. John, N.B.	1	100 00	25 00
Wilson, Jas. W.	Welsford, N.B.	1	100 00	25 00
Totals		10,000	1,000,000 00	247,041 34

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1919.)

Hon. E. Brown, Pres.; E. E. Hall, Vice-Pres.; F. K. Foster, Managing Director; D. E. Williams, C. W. N. Kennedy, P. C. McIntyre, W. T. Devlin, F. Carter-Cotton, J. Balfour, T. J. S. Skinner, R. W. Craig, K.C.

LIST OF SHAREHOLDERS—(As at December 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Andrew, T. N.	Port Arthur, Ont.	25	1,000 00	200 00
Appleton, John	Toronto, Ont.	10	400 00	400 00
Archibald, M. G.	Kamloops, B.C.	25	1,000 00	125 00
Ashton, E. C.	Brantford, Ont.	50	2,000 00	500 00
Allen, C. E.	Winnipeg, Man.	50	2,000 00	2,000 00
Allen, Miss V. W.	Cheltenham, Eng.	25	1,000 00	1,000 00
Ashdown, J. H.	Winnipeg, Man.	5	200 00	200 00
Adams, D. E.	Winnipeg, Man.	25	1,000 00	700 00
Brown, Edw.	Winnipeg, Man.	1,250	50,000 00	10,000 00
Burdett, S. W.	Winnipeg, Man.	15	600 00	600 00
Bryce, Rev. Geo.	Ottawa, Ont.	50	2,000 00	2,000 00
Burdett, J. E.	Winnipeg, Man.	25	1,000 00	1,000 00
Brydon, Wm.	Winnipeg, Man.	20	800 00	800 00
Balfour, Jas.	Regina, Sask.	500	20,000 00	3,000 00
Borden, Dr. L. E.	Nelson, B.C.	50	2,000 00	500 00
Brydges, S. M.	Vancouver, B.C.	25	1,000 00	500 00
Bixel, A. A.	Brantford, Ont.	25	1,000 00	1,000 00
Biggar, S. D.	Hamilton, Ont.	10	400 00	50 00
Bradshaw, J. L.	Stratford, Ont.	5	200 00	200 00
Beatty, J. A.	Stratford, Ont.	25	1,000 00	333 00
Bernhardn, V. P.	Preston, Ont.	20	800 00	600 00
Bernhardt, I. A.	Preston, Ont.	10	400 00	100 00
Briscoe, R. A.	Galt, Ont.	25	1,000 00	500 00
Brown, A. C.	Guelph, Ont.	10	400 00	100 00
Brit. Can. Trust Co.	Lethbridge, Alta.	50	2,000 00	1,944 00
Binnington, H.	Winnipeg, Man.	12	480 00	176 00
Bone, T. W.	Winnipeg, Man.	2	80 00	75 00
Baker, F. C.	Prince Albert, Sask.	3	120 00	120 00
Boas, R. A.	Regina, Sask.	2	80 00	80 00
Buchanan, W. P.	Winnipeg, Man.	25	1,000 00	520 00
Brown, F. L.	Winnipeg, Man.	12	480 00	100 00
Booth, C. B.	Winnipeg, Man.	25	1,000 00	200 00
Belcher, H. M.	Winnipeg, Man.	15	600 00	600 00
Bedard, A. A.	Petrolea, Ont.	20	800 00	100 00
Carter-Cotton, F.	Vancouver, B.C.	125	5,000 00	5,000 00
Crofts Estate J. C. T.	Vancouver, B.C.	200	8,000 00	1,000 00
Carter-Cotton Co., F.	Vancouver, B.C.	50	2,000 00	2,000 00
Cameron, Sir D. C.	Winnipeg, Man.	250	10,000 00	2,000 00
Calder, Alex.	Winnipeg, Man.	25	1,000 00	1,000 00
Cameron, John	Winnipeg, Man.	100	4,000 00	2,500 00
Chapman, Mrs. F. A.	Washington, D.C.	65	2,600 00	2,600 00
Cummings, W. J.	Winnipeg, Man.	100	4,000 00	4,000 00
Calder, N. F.	Winnipeg, Man.	25	1,000 00	1,000 00
Craig, R. W.	Winnipeg, Man.	100	4,000 00	500 00
Cushing, Hon. W. H.	Calgary, Alta.	100	4,000 00	4,000 00
Conybeare, C. F. & H. W. Church	Lethbridge, Alta.	25	1,000 00	1,000 00
Campbell, P. J.	Winnipeg, Man.	25	1,000 00	887 20
Crease, E. A.	Nelson, B.C.	5	200 00	100 00
Creighton, W. T.	Winnipeg, Man.	30	1,200 00	800 00
Carpenter, A. G.	Nelson, B.C.	25	1,000 00	125 00
Clare, Fred.	Preston, Ont.	10	400 00	100 00
Campbell, Dr. T. F.	Galt, Ont.	10	400 00	25 00

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Campbell, Miss A. O	Winnipeg, Man	10	400 00	400 00
Connell, T. A	Winnipeg, Man	87	3,480 00	700 00
Cunnington, Chas	Winnipeg, Man	5	200 00	200 00
Campbell, T. B	Winnipeg, Man	63	2,520 00	375 00
Cameron, A. A	Oak Lake, Man	25	1,000 00	200 00
Calcott, J. D	Tilston, Man	12	480 00	252 00
Clarke, Dr. Adam	Winnipeg, Man	50	2,000 00	400 00
Clyde, Wm	Petrolea, Ont	25	1,000 00	1,000 00
Dawson, Judge A	Winnipeg, Man	35	1,400 00	1,400 00
Delbridge, L. M	Winnipeg, Man	50	2,000 00	1,250 00
Day, E. A	Kelowna, B.C	25	1,000 00	1,000 00
Darke, F. N	Regina, Sask	100	4,000 00	2,500 00
Dom. Inv. & Sec. Co	Winnipeg, Man	415	16,600 00	16,600 00
Decatur, D. R	Winnipeg, Man	12	480 00	100 00
Dyke, John	Winnipeg, Man	125	5,000 00	750 00
Devlin, W. T	Winnipeg, Man	92	3,680 00	1,240 00
Evans, R. T	Winnipeg, Man	100	4,000 00	4,000 00
Emmert, H. L	Winnipeg, Man	100	4,000 00	500 00
Elliott, R. T	Victoria, B.C	250	10,000 00	5,000 00
Erzinger, Mrs. M. E	Winnipeg, Man	37	1,480 00	300 00
Foster, F. K	Winnipeg, Man	427	17,080 00	4,470 00
Flummerfeldt, A. C	Victoria, B.C	500	20,000 00	4,000 00
Fair, G. H	Brantford, Ont	10	400 00	400 00
Forster, F. J. R	Stratford, Ont	40	1,600 00	400 00
Fleming, D. J	Galt, Ont	10	400 00	100 00
Fink, Geo	Preston, Ont	25	1,000 00	1,000 00
Ferguson, G. W	Winnipeg, Man	12	480 00	100 00
Finkleman, C	Selkirk, Man	1	40 00	40 00
Foster, Mrs. M. E	Winnipeg, Man	10	400 00	400 00
Godfrey, A. K	Winnipeg, Man	25	1,000 00	1,000 00
Graham, W. C	Vancouver, B.C	25	1,000 00	625 00
Gautier, F. E	Winnipeg, Man	5	200 00	132 00
Getty, E. J	Galt, Ont	100	4,000 00	2,000 00
Greenizen, Isaac	Petrolea, Ont	60	2,400 00	300 00
Gentzel, A. E	Winnipeg, Man	5	200 00	200 00
Goldstein, Chas	Winnipeg, Man	5	200 00	200 00
Galbraith, W. H	Hartney, Man	2	80 00	80 00
Halls, F. E	Winnipeg, Man	100	4,000 00	4,000 00
Hebb, E. H	Winnipeg, Man	50	2,000 00	2,000 00
Harvie, Dr. R. A	Winnipeg, Man	50	2,000 00	1,250 00
Holden, D. B	Victoria, B.C	25	1,000 00	1,000 00
Hughes, Mrs. Algeline	Brantford, Ont	10	400 00	400 00
Hollinrake, W. A	Brantford, Ont	10	400 00	400 00
Hunter, Miss J. G	Brantford, Ont	5	200 00	200 00
Husband, D. G	Brantford, Man	5	200 00	200 00
Hill, John	Brantford, Ont	10	400 00	50 00
Husband, Mrs. K. C	Vernon, B.C	50	2,000 00	1,250 00
Hunter, M. M	Onandaga, Ont	10	400 00	200 00
Halstead, A. B	Edmonton, Alta	50	2,000 00	400 00
Hudson, W. S	Preston, Ont	25	1,000 00	1,000 00
Hydeman, G. J	Winnipeg, Man	62	2,480 00	250 00
Hall, E. E	Winnipeg, Man	117	4,680 00	4,532 00
Hiebert, John	Winnipeg, Man	30	1,200 00	1,200 00
Hill, A. E	Brandon, Man	60	2,400 00	1,000 00
Hong, Frank Lee	Winnipeg, Man	3	120 00	100 00
Hardy, Thos	Victoria, B.C	3	120 00	100 00
Henderson, Dr. N. B	London, Ont	20	800 00	800 00
Ives, W. C	Calgary, Alta	50	2,000 00	1,500 00
James, E	Winnipeg, Man	25	1,000 00	1,000 00
Jones, E. W	Moosemin, Sask	7	280 00	280 00
Jonasson, J	Winnipeg, Man	3	120 00	120 00
Johnson, Chas	Winnipeg, Man	3	120 00	120 00
Jones, C. A	Petrolea, Ont	10	400 00	50 00
Kennedy, C. W. N	Winnipeg, Man	750	30,000 00	7,500 00

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Kellam, B. A.	Winnipeg, Man.	25	1,000 00	200 00
Landerkin, H.	Portland, Maine	250	10,000 00	2,000 00
Langley, A. G.	Vancouver, B.C.	25	1,000 00	1,000 00
Lent & Jones	Calgary, Alta.	50	2,000 00	2,000 00
Langford, T. J.	Winnipeg, Man.	25	1,000 00	1,000 00
Londsale, J.	Winnipeg, Man.	75	3,000 00	975 00
Lathrop, O. T.	Lethbridge, Alta.	10	400 00	400 00
Lloyd-Jones, D.	Kelowna, B.C.	25	1,000 00	1,000 00
Lloyd-Jones, W.	Kelowna, B.C.	25	1,000 00	1,000 00
Lyons, J. H.	Revelstoke, B.C.	20	800 00	800 00
Long, W. E.	Brantford, Ont.	50	2,000 00	1,000 00
Laird, J. H.	Galt, Ont.	25	1,000 00	250 00
Loftus, Edwin	Winnipeg, Man.	25	1,000 00	700 00
Liddle, A. T.	Winnipeg, Man.	125	5,000 00	750 00
Lawrie, John	Winnipeg, Man.	25	1,000 00	200 00
MacAra, W. E.	Winnipeg, Man.	250	10,000 00	2,000 00
Merritt, C. M.	Vancouver, B.C.	100	4,000 00	1,500 00
McIntyre, J. F.	Winnipeg, Man.	50	2,000 00	2,000 00
Moody, Dr. A. W.	Winnipeg, Man.	100	4,000 00	3,200 00
Macklin, E. H.	Winnipeg, Man.	5	200 00	200 00
McMunn, Dr. R. S.	Winnipeg, Man.	50	2,000 00	750 00
Malcolm, Miss M.	Newport, R.I.	6	240 00	240 00
MacKay, D. S.	Winnipeg, Man.	25	1,000 00	225 00
Maurer & Wilde	Winnipeg, Man.	50	2,000 00	250 00
McIntyre, P. C.	Winnipeg, Man.	100	4,000 00	2,000 00
McEwen, M. W.	Brantford, Ont.	10	400 00	400 00
McMurtry, Miss J. H.	Galt, Ont.	5	200 00	150 00
Messeca, C. L.	Brantford, Ont.	100	4,000 00	1,333 00
McMurtry, W. J.	Galt, Ont.	25	1,000 00	750 00
McMurtry, Miss E. E.	Galt, Ont.	5	200 00	150 00
Merner, E.	New Hamburg, Ont.	50	2,000 00	250 00
Milton, W. R.	Winnipeg, Man.	25	1,000 00	1,000 00
Manwaring, H. A.	Birtle, Man.	10	400 00	400 00
Macdonald, Alex.	Winnipeg, Man.	7	280 00	280 00
Moffatt, Mrs. Rachel	Winnipeg, Man.	15	600 00	200 00
McCarthy, John	Regina, Sask.	5	200 00	200 00
McPherson, W. J.	Winnipeg, Man.	37	1,480 00	300 00
McLennan, Thos.	Assessippi, Man.	1	40 00	40 00
Maybee, W. G.	Winnipeg, Man.	25	1,000 00	200 00
McMillan, D. A.	Griswold, Man.	3	120 00	100 00
Marrin, Philip	Winnipeg, Man.	5	200 00	200 00
Nelson, H. R.	Victoria, B.C.	25	1,000 00	1,000 00
Nelles, S. B.	Wilsonville, Ont.	45	1,800 00	625 00
Ormond, A. E.	Victoria, B.C.	250	10,000 00	2,000 00
Oakes, A. H.	Winnipeg, Man.	125	5,000 00	1,000 00
Pulford, A. H.	Winnipeg, Man.	50	2,000 00	2,000 00
Popham, Dr. E. S.	Winnipeg, Man.	50	2,000 00	2,000 00
Prowse, Dr. S. W.	Winnipeg, Man.	25	1,000 00	300 00
Palmer, F. D.	Galt, Ont.	25	1,000 00	1,000 00
Palmer, F. H.	Galt, Ont.	10	400 00	100 00
Parker, E. S.	Winnipeg, Man.	5	200 00	200 00
Playfair, Miss A. F.	Hartney, Man.	25	1,000 00	100 00
Robertson, O. A.	St. Paul, Minn.	250	10,000 00	2,000 00
Runians, E. O.	London, Ont.	125	5,000 00	2,000 00
Richardson, R. D.	Toronto, Ont.	112	4,480 00	1,700 00
Ruttan, H. N.	Winnipeg, Man.	50	2,000 00	2,000 00
Runians, J. E.	Victoria, B.C.	25	1,000 00	700 00
Robson, Judge H. A.	Winnipeg, Man.	50	2,000 00	250 00
Ross, Mrs. M. S.	Winnipeg, Man.	50	2,000 00	250 00
Ryerson, F. W.	Brantford, Ont.	10	400 00	400 00
Revitzer, John	Preston, Ont.	25	1,000 00	750 00
Richardson, Wm.	Portage la Prairie, Man.	10	400 00	100 00
Riley, W. P.	Winnipeg, Man.	62	2,480 00	1,688 00
Robert, J. V.	Winnipeg, Man.	25	1,000 00	520 00

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Ross, Dr. D. G.	Selkirk, Man.	5	200 00	200 00
Ross, H. L.	Winnipeg, Man.	5	200 00	200 00
Roberts, Mrs. H. M.	Winnipeg, Man.	5	200 00	200 00
Ross, Geo. H.	Winnipeg, Man.	100	4,000 00	500 00
Sproule, W. H.	Winnipeg, Man.	500	20,000 00	3,250 00
Sprague, D. B.	Winnipeg, Man.	25	1,000 00	200 00
Skinner, T. J. S.	Calgary, Alta.	250	10,000 00	2,000 00
Senkler, K. C., J. H.	Vancouver, B.C.	100	4,000 00	2,500 00
Stiles, H. B.	Winnipeg, Man.	50	2,000 00	1,200 00
Stevens, R. W.	Kelowna, B.C.	5	200 00	150 00
Spence, J. H.	Brantford, Ont.	10	400 00	400 00
Speirs, D. G.	Galt, Ont.	25	1,000 00	1,000 00
Sloan, John	Galt, Ont.	10	400 00	400 00
Stahlschmidt, Wm.	Preston, Ont.	25	1,000 00	750 00
Stauffer, Jos.	Galt, Ont.	100	4,000 00	1,000 00
Stevenson, W. J.	London, Ont.	50	2,000 00	250 00
Smith, R. M.	Griswold, Man.	3	120 00	100 00
Sutherland, W. J.	Winnipeg, Man.	25	1,000 00	1,000 00
Stevenson, S. S.	Winnipeg, Man.	3	120 00	120 00
Steiner, A. P.	Griswold, Man.	2	80 00	80 00
Shepard-Peers Co.	Selkirk, Man.	20	800 00	200 00
Swan, Dr. R. R.	Winnipeg, Man.	12	480 00	100 00
Shandley, Mrs. L. M.	Victoria, B.C.	100	4,000 00	4,000 00
Snary, L. D.	Winnipeg, Man.	3	120 00	120 00
Standard Trusts Co., exrs. Estate Dr. S. C. Corbett	Winnipeg, Man.	100	4,000 00	2,500 00
Standard Trusts Co., exrs. Estate Sir Wm. Whyte	Winnipeg, Man.	250	10,000 00	2,000 00
Todd, Dr. J. O.	Winnipeg, Man.	125	5,000 00	5,000 00
Tufford, Dr. A. F.	St. Thomas, Ont.	25	1,000 00	600 00
Taylor, Judge A. E.	Sarnia, Ont.	25	1,000 00	667 00
Taylor, Dr. W. G.	Winnipeg, Man.	10	400 00	400 00
Vokes, Chas.	Winnipeg, Man.	250	10,000 00	1,400 00
Watt, W. L.	Long Beach, Cal.	25	1,000 00	200 00
Williams, D. E.	Winnipeg, Man.	500	20,000 00	3,000 00
Wallace, C. A.	Calgary, Alta.	50	2,000 00	2,000 00
Woodruff, H. S.	Penticton, B.C.	50	2,000 00	1,000 00
Wade, Mrs. C. E.	Penticton, B.C.	25	1,000 00	250 00
Wade, A. H.	Penticton, C.B.	25	1,000 00	250 00
White, R. B.	Penticton, B.C.	25	1,000 00	250 00
White, W. G.	Winnipeg, Man.	100	4,000 00	2,500 00
Wilson, W. O.	Virden, Man.	10	400 00	400 00
Wood, T. L.	Brantford, Ont.	200	8,000 00	1,000 00
Wilcox, Mrs. H.	Brantford, Ont.	20	800 00	800 00
Wade, B. J.	Brantford, Ont.	10	400 00	400 00
Wood, D. B.	Brantford, Ont.	100	4,000 00	500 00
Whitaker, Mrs. E. O.	Brantford, Ont.	10	400 00	400 00
Windell, A. J.	Galt, Ont.	5	200 00	150 00
Windell, Miss J. B.	Galt, Ont.	5	200 00	150 00
Watson, Ralph	Paris, Ont.	20	800 00	400 00
Walker, John	Petrolea, Ont.	25	1,000 00	125 00
White & Manahan	Winnipeg, Man.	5	200 00	200 00
Whiting, C. A. B.	Winnipeg, Man.	15	600 00	175 00
Young, Robert	Winnipeg, Man.	5	200 00	200 00
Totals		14,860	$594,400 00	$244,589 20

THE CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 27, 1919).

S. H. Ewing, President; Hon. N. Curry, Vice-President; T. H. Hudson, Joint Manager and Secretary; Hon. N. Curry, Jas. McGregor, C. H. Godfrey.

LIST OF SHAREHOLDERS—(As at 31st December, 1918).

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid in cash.
			$ cts.	$ cts.
Commercial Union Assurance Co., Ltd.....	London, England.....	4,950	495,000 00	41,320 00
S. H. Ewing.....	Montreal, Que.....	10	1,000 00	400 00
C. H. Godfrey.....	"	10	1,000 00	400 00
T. H. Hudson.....	"	10	1,000 00	400 00
Hon. N. Curry.....	"	10	1,000 00	400 00
Jas. McGregor.....	"	10	1,000 00	400 00
		5,000	500,000 00	43,320 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 26, 1919).

J. H. G. Russell, Pres.; F. H. Alexander and Lt.-Col. D. E. Sprague, Vice-Presidents; W. T. Alexander, Managing Director; W. J. Boyd, A. D. Carscallen, M.D., E. L. Taylor, K.C., Hon. A. C. Rutherford, Andrew Gray, F. N. Drake, S. D. Lazier, T. S. McPherson.

LIST OF SHAREHOLDERS—(As at December 31, 1918).

Name.	Address.	No. of shares.	Amount subscribed.	Amount Paid up.
Agar, Mrs. Essie	Birds Hill, Man.	5	500 00	500 00
Anderson, Mrs. Caroline	London, England	10	1,000 00	1,000 00
Armstrong, Mrs. Katherine	New Westminster, B.C.	77	7,700 00	7,700 00
Adrain, John	St. John's, Nfd.	15	1,500 00	1,500 00
Anderson, J. A.	Victoria, B.C.	10	1,000 00	869 42
Antonieff, Rev. Alex.	Cozodawince, Russia	30	3,000 00	3,000 00
Adam, George	Winnipeg, Man.	10	1,000 00	1,000 00
Alexander, Estate E. H.	Vancouver, B.C.	30	3,000 00	3,000 00
Armstrong, J. C.	New Westminster, B.C.	15	1,500 00	1,500 00
Archibald, M. G., M.D.	Kamloops, B.C.	10	1,000 00	742 00
Abernethy, Samuel	Vancouver, B.C.	10	1,000 00	765 90
Anderson, James	New Westminster, B.C.	30	3,000 00	3,000 00
Adam, David	Birtle, Man.	5	500 00	500 00
Argo, Rev. James	Seaforth, Ont.	2	200 00	200 00
Anderson, George	Portage la Prairie	5	500 00	500 00
Aylard, G. H.	Victoria, B.C.	50	5,000 00	5,000 00
Alexander, W. T.	Winnipeg, Man.	100	10,000 00	7,017 00
Affleck, R. G.	Winnipeg, Man.	100	10,000 00	6,523 54
Anderson, J. R.	Arcola, Sask.	2	200 00	200 00
Agnew, G. A. T., T. D. Agnew, trustee	Prince Albert, Sask.	5	500 00	500 00
Allen, G. H.	Winnipeg, Man.	50	5,000 00	5,000 00
Angus, Miss M. C.	Victoria, B.C.	10	1,000 00	1,000 00
Alston, Mrs. Margaret	Winnipeg, Man.	5	500 00	500 00
Abernethy, Miss V. E.	Vancouver, B.C.	5	500 00	500 00
Alexander, F. H.	Winnipeg, Man.	100	10,000 00	1,368 60
Armstrong, J. W., M.D.	"	20	2,000 00	1,613 29
Allen, A. E.	Victoria, B.C.	25	2,500 00	2,101 35
Archibald, J. Ross	Kamloops, B.C.	10	1,000 00	382 41
Arbez, C. J. H.	St. Claude, Man.	10	1,000 00	819 46
Adolph, H. L.	Brandon, Man.	10	1,000 00	63 12
Allan, H. M.	Regina, Sask.	5	500 00	433 25
Ashley, D. T.	Vancouver, B.C.	5	500 00	333 49
Austin, H. M.	Victoria, B.C.	10	1,000 00	580 48
Astley, Estate William	Calgary, Alta.	10	1,000 00	466 87
Agar, H. T.	Birds Hill, Man.	5	500 00	460 67
Bruce, Est. John	Winnipeg, Man.	20	2,000 00	2,000 00
Bowker, A. G.	Bristol, England	100	10,000 00	10,000 00
Beveridge, William	Cumberland, B.C.	20	2,000 00	2,000 00
Birrell, Peter	New Westminster, B.C.	10	1,000 00	1,000 00
Belson, Miss E. A.	Victoria, B.C.	10	1,000 00	1,000 00
Barber, Mrs. M. M.	Fernie, B.C.	10	1,000 00	1,000 00
Bradshaw, G. H.	Binscarth, Man.	5	500 00	500 00
Burchill, W. J.	Brandon, Man.	10	1,000 00	1,000 00
Baird, Hugh	St. John's Nfd.	10	1,000 00	1,000 00
Browning, D. M.	"	25	2,500 00	2,500 00
Bone, Miss Helen	Vancouver, B.C.	17	1,700 00	1,700 00
Bergeron, Narcisse	St. Boniface, Man.	10	1,000 00	1,000 00
Briercliffe, Greenwood	Winnipeg, Man.	20	2,000 00	2,000 00
Briercliffe, Mrs. E.	"	20	2,000 00	2,000 00
Bridgewater, Conyers	London, England	20	2,000 00	2,000 00
Baxter, Samuel	Victoria, B.C.	25	2,500 00	2,500 00
Brenchley, John	Kenora, Ont.	10	1,000 00	1,000 00
Brymner, G. D.	New Westminster, B.C.	30	3,000 00	2,313 86
Buchan, Alexander	Winnipeg, Man.	5	500 00	500 00

THE CANADA NATIONAL FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts	$ cts.
Bawlf, Est. N., Standard Trust Co., exec..	Winnipeg, Man.....	100	10,000 00	10,000 00
Beck, Hon. N. D.....	Edmonton, Alta.....	15	1,500 00	1,500 00
Burdett, S. W.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Beliveau, Hormidas.....	"	25	2,500 00	2,500 00
Burdett, W. W.....	"	20	2,000 00	2,000 00
Barrett, J. K.....	"	10	1,000 00	1,000 00
Bridgman, Wellington.....	"	5	500 00	500 00
Banks & Finken.....	Dryden, Ont.....	20	2,000 00	2,000 00
Boger, H. W. O.....	Winnipeg, Man.....	25	2,500 00	2,500 00
Brown, W. F. H.....	Edmonton, Alta.....	5	500 00	500 00
Bigg, Spencer.....	Esquimalt, B.C.....	3	300 00	300 00
Borthwick, G. A.....	Victoria, B.C.....	25	2,500 00	2,500 00
Brown, R. S.....	Stony Mountain, Man.....	10	1,000 00	1,000 00
Bailie, Miss M. E.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Bryce, Miss Gertrude A., Wm. Bryce, trus.	Victoria, B.C.....	3	300 00	300 00
Black, Mrs. Grace J.....	St. John's, Nfd.....	20	2,000 00	2,000 00
Burgess, Joseph.....	Minnedosa, Man.....	5	500 00	500 00
Barnes, F. H.....	Enderby, B.C.....	10	1,000 00	1,000 00
Benson, Dr. J. M.....	Winnipeg, Man.....	5	500 00	500 00
Bertram, David.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Beaubier, P. J.....	Brandon, Man.....	5	500 00	500 00
Bethel, William.....	Beausejour, Man.....	5	500 00	500 00
Baker, Mrs. Helen C.....	Victoria, B.C.....	20	2,000 00	2,000 00
Bailey, Thomas.....	Oak Lake, Man.....	10	1,000 00	1,000 00
Bedingfeld, Francis.....	Pekisko, Alta.....	50	5,000 00	5,000 00
Butchart, R. P.....	Tod Inlet, B.C.....	200	20,000 00	20,000 00
Begg, W. A.....	Medicine Hat, Alta.....	15	1,500 00	1,500 00
Brown, Mrs. Janet E.....	Broadview, Sask.....	5	500 00	500 00
Bennett, Mrs. Lydia J.....	N. Vancouver, B.C.....	10	1,000 00	1,000 00
Becker, C. F.....	Wilcox, Sask.....	10	1,000 00	1,000 00
Balfour, James.....	Regina, Sask.....	5	500 00	500 00
Blackstock, Malcolm.....	Victoria, B.C.....	20	2,000 00	2,000 00
Brownstone, Samuel.....	Elm Creek, Man.....	10	1,000 00	1,000 00
Bagot, W. H.....	Manor, Sask.....	5	500 00	500 00
Bogue, Miss F.J.C.....	Toronto, Ont.....	5	500 00	500 00
Bulloch, William.....	Reston, Man.....	20	2,000 00	2,000 00
Bullis, W. J.....	Weyburn, Sask.....	5	500 00	500 00
Bruce, James.....	Milk River, Alta.....	5	500 00	500 00
Butler, C. A.....	Penticton, B.C.....	2	200 00	200 00
Brown, D. E.....	The Pas, Man.....	5	500 00	500 00
Ballachey, A. A.....	High River, Alta.....	10	1,000 00	1,000 00
Banbury, R. S.....	Regina, Sask.....	10	1,000 00	1,000 00
Bailey, S. O.....	Victoria, B.C.....	50	5,000 00	5,000 00
Burry, Mrs. Amelia M.....	Grenfell, Sask.....	10	1,000 00	1,000 00
Burge, Mrs. Thomasina K.....	Victoria, B.C.....	50	5,000 00	5,000 00
Benson, S. C.....	Neepawa, Man.....	10	1,000 00	1,000 00
Borland, F. M.....	Saskatoon, Sask.....	10	1,000 00	1,000 00
Beattie, William.....	Victoria, B.C.....	10	1,000 00	1,000 00
Beck, Charles.....	Yorkton, Sask.....	10	1,000 00	1,000 00
Brook, A. T.....	Regina, Sask.....	10	1,000 00	1,000 00
Burnett, E. A.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Bell, Samuel.....	Victoria, B.C.....	5	500 00	500 00
Baskerville, Mrs. C. M.....	Winnipeg, Man.....	25	2,500 00	2,500 00
Burnett, Miss Mary A, (W.S.Burnett, trustee)	Armstrong, B.C.....	10	1,000 00	692 99
Burnett, J. M.....	"	10	1,000 00	692 99
Burnett, Miss E. L.....	"	10	1,000 00	692 99
Burnett, Miss J. S.....	"	10	1,000 00	692 99
Burnett, W. A.....	"	10	1,000 00	692 99
Brown, Mrs. Isabella W.....	Vancouver, B.C.....	50	5,000 00	4,799 20
Boyce, B. F., M.D.....	Kelowna, B.C.....	100	10,000 00	7,752 04
Brydges, S. M.....	Vancouver, B.C.....	20	2,000 00	170 29
Brown, Est. W. M.....	Revelstoke, B.C.....	10	1,000 00	921 35
Bowlt, John.....	Saskatoon, Sask.....	5	500 00	181 94
Brown, Hon. J. T.....	Regina, Sask.....	50	5,000 00	2,902 31

THE CANADIAN NATIONAL FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Bentley, W. H.	Vancouver, B.C.	180	18,000 00	15 60
Byer, Henry	Chester, Mont., U.S.A.	5	500 00	64 80
Campbell, Angus	Victoria, B.C.	50	5,000 00	5,000 00
Campbell, Mrs. I. A.	Victoria, B.C.	50	5,000 00	5,000 00
Campbell, Peter	Carman, Man.	15	1,500 00	1,500 00
Cathcart, Rev. Nassau	Guernsey, Channel Island.	10	1,000 00	1,000 00
Cuttle, H. G.	Winnipeg, Man.	10	1,000 00	1,000 00
Clark, Mrs. Julia	"	30	3,000 00	3,000 00
Creighton, D. J.	Yale, B.C.	5	500 00	500 00
Crawford, W. K., John Crawford, trustee.	Mill Creek, B.C.	5	500 00	500 00
Cook, William	St. John's, Nfd.	10	1,000 00	1,000 00
Cooke, E. F.	Brandon, Man.	10	1,000 00	1,000 00
Chapman, G. H.	Hamilton, Ont.	10	1,000 00	1,000 00
Clarke, A. T.	Vancouver, B.C.	20	2,000 00	1,374 19
Church, Estate J. W.	Victoria, B.C.	60	6,000 00	6,000 00
Cran, Mrs. Mary H.	Duncan, B.C.	3	300 00	300 00
Carcary, S. C.	Winnipeg, Man.	10	1,000 00	1,000 00
Cran, James	Duncan, B.C.	5	500 00	500 00
Curry, Dr. B. J.	Winnipeg, Man.	25	2,500 00	2,500 00
Cross, J. A.	Regina, Sask.	5	500 00	500 00
Champion, Estate H. T., Northern Trust Co., Exec.	Winnipeg, Man.	10	1,000 00	1,000 00
Calvert, S. H.	Moosomin, Sask.	5	500 00	500 00
Church, Mrs. E. E.	Victoria, B.C.	10	1,000 00	1,000 00
Caldwell, James	Vancouver, B.C.	5	500 00	500 00
Cooke, E. H.	Moosejaw, Sask.	10	1,000 00	1,000 00
Costley, T. D.	Kamloops, B.C.	10	1,000 00	1,000 00
Chipperfield, Sydney	Hubbard, Sask.	2	200 00	200 00
Cleveland, E. A.	Vancouver, B.C.	50	5,000 00	5,000 00
Cameron, A. A.	Oak Lake, Man.	25	2,500 00	2,500 00
Collins, Mrs. I. J.	Gladstone, Man.	5	500 00	500 00
Campbell, C. C.	Reston, Man.	20	2,000 00	2,000 00
Chapman, A. B., M.D.	"	10	1,000 00	1,000 00
Campbell & Simpson	Dauphin, Man.	10	1,000 00	1,000 00
Cohen, Samuel	Dauphin, Man.	5	500 00	500 00
Cameron, Duncan	Gilbert Plains, Man.	10	1,000 00	1,000 00
Comings, C. L.	Brandon, Man.	20	2,000 00	2,000 00
Conway, Mrs. Lydia	Miniota, Man.	5	500 00	500 00
Chegwin, Rev. E. J.	Moosejaw, Sask.	25	2,500 00	2,500 00
Campbell, J. F.	Miami, Man.	10	1,000 00	1,000 00
Coronation Loan and Invt. Co., Ltd.	St. John's, Nfd.	10	1,000 00	1,000 00
Connell, Kenah	Victoria, B.C.	10	1,000 00	1,000 00
Clemons, Mrs. Hughena C.	Prince Albert, Sask.	10	1,000 00	1,000 00
Cook, James	Ladner, B.C.	20	2,000 00	2,000 00
Cook, Mrs. Dora	Ladner, B.C.	10	1,000 00	1,000 00
Carr, C. E.	Calgary, Alta.	10	1,000 00	1,000 00
Carscallen, A. D., M.D.	Winnipeg, Man.	100	10,000 00	10,000 00
Currie Bros.	Saskatoon, Sask.	10	1,000 00	1,000 00
Cook, Miss Flora E.	Ladner, B.C.	10	1,000 00	1,000 00
Connor, E. L., M.D.	Lethbridge, Alta.	10	1,000 00	1,000 00
Crang, F. W., M.D.	Edmonton, Alta.	10	1,000 00	1,000 00
Cunningham, Robert	Spokane, Wash., U.S.A.	20	2,000 00	2,000 00
Collins, Peter	Calgary, Alta.	20	2,000 00	2,000 00
Crease, E. A.	Nelson, B.C.	10	1,000 00	1,000 00
Conybeare & Church	Lethbridge, Alta.	25	2,500 00	2,500 00
Crotty, H. S.	Victoria, B.C.	60	6,000 00	5,652 28
Claxton, W. C.	Calgary, Alta.	10	1,000 00	1,000 00
Carter, Mrs. Peark M.	Moosejaw, Sask.	10	1,000 00	1,000 00
Colcleugh, Mrs. M. I.	Selkirk, Man.	5	500 00	500 00
Carey, E. D.	Winnipeg, Man.	25	2,500 00	2,500 00
Castleden, Mrs. Fanny M.	Regina, Sask.	5	500 00	500 00
Ceperley, H. T.	Vancouver, B.C.	10	1,000 00	1,000 00
Collison, Rev. H. A.	Mount Tolmie, B.C.	50	5,000 00	2,578 39
Cruickshank, Miss G. E.	Victoria, B.C.	10	1,000 00	919 17

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Cameron, John	Victoria, B.C.	5	500 00	371 41
Cruickshank, Mrs. M	"	5	500 00	450 00
Coté, J. L.	Edmonton, Alta	15	1,500 00	1,304 14
Coke, Est. C. E., M.D	Winnipeg	5	500 00	287 60
Crawford, J. W	Pipestone, Man	5	500 00	409 66
Cartmell, J. M., M.D	Glenboro, Man	10	1,000 00	762 24
Copeland, R. A	Kelowna, B.C	20	2,000 00	254 36
Carson, T. A	Glenboro, Man	10	1,000 00	889 20
Crichton, A. H	Kelowna, B.C	50	5,000 00	3,595 14
Cowan, H. J	Portage la Prairie, Man	25	2,500 00	1,735 05
Cowan, T. H	Portage la Prairie, Man	25	2,500 00	2,011 10
Comerford, Patrick	Victoria, B.C	10	1,000 00	283 27
Christie, G. D	Victoria, B.C	10	1,000 00	466 85
Carey, Charles	Edmonton, Alta	50	5,000 00	2,334 45
Clay, Mrs. Janet L	Victoria, B.C	50	5,000 00	3,869 73
Cooper, Est. W. J	Portage la Prairie, Man	35	3,500 00	2,851 80
Cyr, Dolphis	Pincher Creek, Alta	25	2,500 00	2,077 72
Chisholm, A. R	Edmonton, Alta	100	10,000 00	6,940 32
Cameron, J. H	Fort William, Ont	10	1,000 00	689 65
Cameron & Company	Fort William, Ont	20	2,000 00	1,160 91
Clark, Charles	High River, Alta	5	500 00	410 11
Duncan, William	Winnipeg	10	1,000 00	1,000 00
Dearman, H. W	Winnipeg	32	3,200 00	3,200 00
Davis, L. G. B	Victoria, B.C	2	200 00	200 00
Dawson, H. S	Melfort, Sask	10	1,000 00	1,000 00
Daykin, A. N	Vancouver, B.C	50	5,000 00	5,000 00
Davison, Wm	New Westminster, B.C	68	6,800 00	6,800 00
Dickson, Est. T. A	Winnipeg	40	4,000 00	4,000 00
Duncan, W. C	Duncan, B.C	30	3,000 00	2,359 56
Draper, Miss Katherine N	Cloverdale, B.C	10	1,000 00	1,000 00
Duxbury, Mrs. Frances	Winnipeg	10	1,000 00	1,000 00
Deans, W. J	Brandon, Man	5	500 00	500 00
Duthie, Capt. R. C	Dixie, P. Q	10	1,000 00	1,000 00
Dickenson, John	Cumberland, B.C	10	1,000 00	1,000 00
DesRosiers, N., M.D	Rockland, Ont	5	500 00	500 00
Dickson, J. P	Victoria, B.C	60	6,000 00	6,000 00
Dudley, J. C	Birtle, Man	10	1,000 00	1,000 00
Donald, Est. W. A., Northern Trusts Co., Exec	Winnipeg	10	1,000 00	1,000 00
Davis, J. T	Minneapolis, Minn	20	2,000 00	2,000 00
Dunsford, C. R	Victoria, B.C	10	1,000 00	1,000 00
Drewry, George	Kenora, Ont	50	5,000 00	5,000 00
Dynes, T. B	Fleming, Sask	10	1,000 00	1,000 00
DeLong, C. T	Victoria, B.C	5	500 00	500 00
DeLong, Mrs. Elizabeth	Victoria, B.C	5	500 00	500 00
Docksteader, J. H	Armstrong, B.C	5	500 00	500 00
Docksteader, Mrs. Annie E	Armstrong, B.C	5	500 00	500 00
Douglas, Mrs. Flora M	Brownlee, Sask	10	1,000 00	1,000 00
Dobson, S. G	Vancouver, B.C	25	2,500 00	2,500 00
Dufty, John	Regina, Sask	10	1,000 00	1,000 00
Darke, F. N	Regina, Sask	100	10,000 00	10,000 00
Dawson, F. B., M.D	Maple Creek, Sask	5	500 00	500 00
Dirks, A. B	Rosthern, Sask	5	500 00	500 00
Douglas, G. S	Victoria, B.C	20	2,000 00	2,000 00
Dietrich, F. E	Chicago, Ill	10	1,000 00	1,000 00
Dawson, Harold	Regina, Sask	6	600 00	600 00
Duncan, George	Winnipeg	20	2,000 00	2,000 00
deSalis, Major H. J. N	Chatham, England	10	1,000 00	1,000 00
Duncan, W. H	Regina, Sask	25	2,500 00	2,500 00
Doyle, Alfred	Fort Steele, B.C	50	5,000 00	5,000 00
Dimock, Mrs. Rosa K	Victoria, B. C	2	200 00	200 00
Dowler, A. H	Fort William, Ont	50	5,000 00	5,000 00
Douglas & Co	Winnipeg	20	2,000 00	1,335 38
Denmark, Capt. A. G., M.D	Witley, Eng	10	1,000 00	817 16

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Deans, J. F.	Victoria, B.C.	100	10,000 00	2,849 69
Dodson, Frank	Bowen Island, B.C.	10	1,000 00	131 67
Dodd, H. R. F.	Okanagan Mission, B.C.	10	1,000 00	921 05
Dynes, V. & Son	Penticton, B.C.	11	1,100 00	901 69
Dallas, Harold	Roland, Man.	10	1,000 00	437 94
Dimock, W. C.	Victoria, B.C.	18	1,800 00	1,620 00
DeGero, Louis	Mount Hope, Wash., U.S.A	5	500 00	431 28
Draper, Mrs. Hester	Vancouver, B.C.	5	500 00	480 40
Eilers, Lewis	Victoria, B.C.	75	7,500 00	7,500 00
Eardley, B. A.	Vancouver, B.C.	10	1,000 00	1,000 00
Eardley, Mrs. Janet	Vancouver, B.C.	10	1,000 00	1,000 00
Early, George	Winnipeg	25	2,500 00	2,500 00
Evans, O. W.	Dawson City, Yukon	15	1,500 00	1,500 00
Ellis, Thomas	Victoria, B.C.	25	2,500 00	2,500 00
Elford, J. H.	Victoria, B. C.	70	7,000 00	7,000 00
Elford, Theophilus	Victoria, B.C.	10	1,000 00	1,000 00
England, Charles	Blackie, Alta.	5	500 00	500 00
Edmonds, H. L.	New Westminster, B.C.	5	500 00	500 00
Erzinger, John	Winnipeg	25	2,500 00	2,500 00
Elliott, R. T.	Victoria, B.C.	200	20,000 00	2,844 47
Frazer, R. P.	Minnedosa, Man.	10	1,000 00	1,000 00
Ferguson, Arch., Jr.	Holyoke, Mass., U.S.A	2	200 00	200 00
Fernie, William	Victoria, B.C.	100	10,000 00	10,000 00
Ferguson, Hugh	Victoria, B.C.	20	2,000 00	2,000 00
Forlong, John A.	Winnipeg	25	2,500 00	2,500 00
Framont, Joseph	Oak Lake, Man.	10	1,000 00	1,000 00
Fear, G. M.	Banff, Alta.	6	600 00	600 00
Fear, W. H.	Banff, Alta.	6	600 00	600 00
Freeman, Mrs. Jean D.	Edmonton, Alta.	5	500 00	500 00
Frizell, G. L.	Selkirk, Man.	5	500 00	500 00
Fontana, Peter	Virden, Man.	5	500 00	500 00
Foote, W. A.	Revelstoke, B.C.	10	1,000 00	1,000 00
Falls, Hugh	Ladner, B.C.	15	1,500 00	1,500 00
Ferguson, Hugh	Kenora, Ont.	10	1,000 00	1,000 00
Fuller, Harry	Victoria, B.C.	10	1,000 00	1,000 00
Field, W. H., M.D.	Swift Current, Sask.	10	1,000 00	1,000 00
Froom, A. C.	Regina, Sask.	30	3,000 00	3,000 00
Foote, A. A. B.	Pincher Creek, Alta.	10	1,000 00	1,000 00
Ferguson, J. B.	Toronto, Ont.	49	4,900 00	4,900 00
Freeman, G. A.	Victoria, B. C.	20	2,000 00	2,000 00
Fowler, J. F.	Wetaskiwin, Alta.	10	1,000 00	1,000 00
Frankfurter, Est. George	Winnipeg	20	2,000 00	2,000 00
Foxwell, Mrs. Frances K.	Victoria, B.C.	10	1,000 00	1,000 00
Frame, T. H.	Scott, Sask.	1	100 00	58 05
Flett, J. A.	Vancouver, B.C.	5	500 00	365 73
Finch, E. E.	Strathclair, Man.	10	1,000 00	886 79
Forbes, Adam	Rathwell, Man.	10	1,000 00	416 82
Ferrier, Rev. Thompson	Barndon, Man.	20	2,000 00	1,732 76
Fredericksen, J. S.	Glenboro, Man.	10	1,000 00	782 04
Forbes, Wilford	Calgary, Alta.	10	1,000 00	700 00
Falk, A. A.	New Westminster, B.C.	25	2,500 00	793 94
Forster, H. T. W.	Medicine Hat, Alta.	20	2,000 00	894 67
Ferguson, R. N.	Victoria, B.C.	15	1,500 00	271 21
Fudger, W. E.	Toronto, Ont.	20	2,000 00	1,578 07
Garland, Miss May B.	Montreal, P.Q.	5	500 00	500 00
Gwynne-Vaughan, Mrs. E. B.	Chilliwack, B.C.	5	500 00	500 00
George, W. B.	Wapella, Sask.	5	500 00	500 00
Gore-Browne, Est. H.T.T.	London, England	25	2,500 00	2,500 00
Gibbins, Johnson	Vancouver, B.C.	10	1,000 00	1,000 00
Gunn, Robert Sr.	Winnipeg	10	1,000 00	1,000 00
Grant, David	Vancouver, B.C.	5	500 00	500 00
Genge, L. A.	Victoria, B.C.	30	3,000 00	3,000 00
Gibson, Andrew	Victoria, B.C.	20	2,000 00	2,000 00
Guilmet, J. A.	Chicoutimi, Que.	10	1,000 00	1,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Greig, Mrs. Margaret E.	Victoria, B.C.	29	2,900 00	2,900 00
Girvan, Mrs. Louise F.	Fort William, Ont.	5	500 00	500 00
Goodridge, L. A.	Edmonton, Alta.	100	10,000 00	7,349 65
Great West Permanent Loan Company	Winnipeg	475	47,500 00	47,500 00
Gibbons, Mrs. Ellen	Lethbridge, Alta.	10	1,000 00	1,000 00
Gilhuly, R. H.	Victoria, B.C.	5	500 00	500 00
Goodland, Herbert	Brandon, Man.	5	500 00	500 00
Gordon, Mrs. Emma I.	Victoria, B.C.	25	2,500 00	2,500 00
Galletly, Mrs. Margaret M.	Victoria, B.C.	10	1,000 00	1,000 00
Gibson, Miss M. Lottie	Virden, Man.	5	500 00	500 00
Godley, S. H.	Brandon, Man.	10	1,000 00	1,000 00
Gibbs, Est. F. E.	Port Arthur, Ont.	10	1,000 00	1,000 00
Grey, R. J.	Maryfield, Sask.	20	2,000 00	2,000 00
Gray Andrew	Victoria, B.C.	100	10,000 00	10,000 00
Garry, T. H.	Willowbrook, Sask.	10	1,000 00	1,000 00
Girvin, A. W., M.D.	Strathmore, Alta.	5	500 00	500 00
Gunn, J. F.	Greenridge, Man.	10	1,000 00	1,000 00
Garrow, Frederick	New York, N.Y.	10	1,000 00	1,000 00
Gross, J. P.	Wetaskiwin, Alta.	15	1,500 00	1,500 00
Gourlay, James	Lacombe, Alta.	10	1,000 00	1,000 00
Gray, George	Graysville, Man.	5	500 00	500 00
Glattli, Herman	Oakland, Cal.	10	1,000 00	1,000 00
Gunn, Robert	Winnipeg	10	1,000 00	1,000 00
Grant, Mrs. Helen M.	Victoria, B.C.	100	10,000 00	10,000 00
Grant, C. D.	Winnipeg	10	1,000 00	1,000 00
Gilker, J. A.	Nelson, B.C.	20	2,000 00	2,000 00
Garratt, A. W.	Milsetone, Sask.	10	1,000 00	1,000 00
Gunn, W. H.	Winnipeg	10	1,000 00	709 29
Graham, George	Treherne, Man.	5	500 00	119 88
Gass, Mrs. Elizabeth	Victoria, B.C.	80	8,000 00	5,572 00
Groves, Job	Steveston, B.C.	10	1,000 00	246 92
Gibbons, R. V.	Lethbridge, Alta.	10	1,000 00	.....
Hamilton, Mrs. Sarah	Winnipeg	25	2,500 00	2,500 00
Hislop, James	Seymour Arm, B.C.	10	1,000 00	1,000 00
Hamilton, John	Winnipeg	20	2,000 00	2,000 00
Hunter, A. C.	Greenridge, Man.	25	2,500 00	2,500 00
Hewlings, F. H.	Victoria, B.C.	10	1,000 00	1,000 00
Harrison, D. A., M.D.	Whitestone, N.Y.	20	2,000 00	2,000 00
Hunter, James	Greenridge, Man.	10	1,000 00	1,000 00
Harley, Hugh	Swan River, Man.	5	500 00	500 00
Hutchings, H. G.	Winnipeg	115	11,500 00	11,500 00
Hutchings, Ernest F.	Winnipeg	100	10,000 00	10,000 00
Hadwin, F. W.	Calgary, Alta.	5	500 00	500 00
Hind, W. T.	Moosomin, Sask.	30	3,000 00	3,000 00
Hodgson, R. S.	Regina, Sask.	5	500 00	500 00
Hallier, J. A.	Edmonton, Alta.	20	2,000 00	2,000 00
Hall, J. Andrew, M.D.	Winnipeg	20	2,000 00	2,000 00
Herriot, William	Souris, Man.	10	1,000 00	1,000 00
Herron, Curry	Winnipeg	3	300 00	300 00
Herron, Miss Mabel F.	Winnipeg	2	200 00	200 00
Hutchings, R. J.	Calgary, Alta.	10	1,000 00	1,000 00
Hiansworth, Mrs. M. A.	New Westminster, B.C.	10	1,000 00	1,000 00
Hamilton, A. E.	Winnipeg,	5	500 00	500 00
Hart, Wilfred	Weyburn, Sask.	20	2,000 00	2,000 00
Hopper, A. T.	Moosomin, Sask.	5	500 00	500 00
Hollingshead, W. J.	Winnipeg	30	3,000 00	3,000 00
Hyde, W. J.	Balgonie, Sask.	20	2,000 00	2,000 00
Henry, C. M., M.D.	Yorkton, Sask.	10	1,000 00	1,000 00
Hoban, M. J.	Beausejour, Man.	5	500 00	500 00
Hume, Miss Dawn M.	Nelson, B.C.	10	1,000 00	1,000 00
Hume, Miss Freda B.	Nelson, B.C.	10	1,000 00	1,000 00
Hume, J. Fred, Jr.	Nelson, B.C.	10	1,000 00	1,000 00
Hume, Mrs. Lydia J.	Nelson, B.C.	20	2,000 00	2,000 00
Harvey, Edward	St. John's Nfd.	20	2,000 00	2,000 00
Halpin, H. W.	Big River, Sask.	10	1,000 00	1,000 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Hewitt, Est. E. G.	Maple Creek, Sask.	10	1,000 00	1,000 00
Holden, D. B., M.D.	Victoria, B.C.	10	1,000 00	1,000 00
Hutchinson, Joseph	Gull Lake, Sask.	25	2,500 00	2,500 00
Harbican, Henry	Spokane, Wash., U.S.A.	10	1,000 00	1,000 00
Hamilton, Wm.	Winnifred, Alta.	5	500 00	500 00
Hutcheson, T. W.	Swift Current, Sask.	5	500 00	500 00
Heisterman, B.S.	Victoria, B.C.	25	2,500 00	2,500 00
Hughes, Samuel	Grand View, Man.	10	1,000 00	1,000 00
Hallett, W. H.	Saltcoats, Sask.	10	1,000 00	1,000 00
Herbert, F. H.	Edmonton, Alta.	5	500 00	500 00
Hamilton, F. J.	Vancouver, B.C.	20	2,000 00	2,000 00
Harrison, A. G.	Edmonton, Alta.	10	1,000 00	1,000 00
Hitchcock, Arthur	Moosejaw, Sask.	5	500 00	500 00
Hebb, E. H.	Winnipeg	100	10,000 00	5,804 62
Hetu, Mrs. Bertha	Edmonton, Alta.	20	2,000 00	1,892 56
Hoffmeister, R.	Vancouver, B.C.	50	5,000 00	3,151 71
Huycke, A. H., M.D.	Kelowna, B.C.	10	1,000 00	698 21
Hall, George C.	Portage la Prairie, Man.	10	1,000 00	933 03
Hamilton, Mrs. Emma A., J. G. Hamilton, Trustee	Wilcox, Sask.	5	500 00	392 83
Hepburn, Walter	Vancouver, B.C.	25	2,500 00	1,226 88
Hunter, Capt. Wm.	Belleville, Ont.	50	5,000 00	4,074 34
Haney, Chas. N.	Vancouver, B.C.	10	1,000 00	934 72
Hinton, Harry R.	Cranbrook, B.C.	10	1,000 00	750 00
Hancock, Albert J. S.	London, Ont.	10	1,000 00	693 01
Henderson, Est. T. H.	Chilliwack, B.C.	10	1,000 00	446 03
Hames, William A. W.	Glenboro, Man.	10	1,000 00	331 17
Horne, John T.	Fort William, Ont.	50	5,000 00	4,335 35
Holmes, William E.	High River, Man.	10	1,000 00	264 29
Hume, Alexander	Lacombe, Alta.	30	3,000 00	1,105 90
Innes, Robert L.	Hamilton, Ont.	25	2,500 00	2,500 00
Inkster, Hon. Colin.	Winnipeg	30	3,000 00	3,000 00
Inksetter, William E.	Ancaster, Ont.	20	2,000 00	2,000 00
Imperial Canadian Trust Company, in Trust	Winnipeg	20	2,000 00	2,000 00
Irving, R. W., M.D.	Kamloops, B.C.	10	1,000 00	1,000 00
Ings, J. Walter	Lineham, Alta.	65	6,500 00	6,500 00
Imperial Canadian Trust Company	Winnipeg	250	25,000 00	24,145 00
Ings, Frederick W.	Nanton, Alta.	10	1,000 00	1,000 00
Ives, Francis D.	Victoria, B.C.	5	500 00	380 11
Jones, Thomas	Winnipeg	20	2,000 00	2,000 00
Jack, Est. Alexander, Imperial Can. Trust Co., Adm.	Victoria, B.C.	50	5,000 00	5,000 00
Jefferies, Bernard N.	Regina, Sask.	1	100 00	100 00
Jones, Samuel E.	Virden, Man.	10	1,000 00	1,000 00
Jones, Joseph	Winnipeg	10	1,000 00	1,000 00
Johns, Samuel	Victoria, B.C.	25	2,500 00	2,390 16
Jones, Alfred E.	Milestone, Sask.	10	1,000 00	1,000 00
Jagger, Harold	Moosejaw, Sask.	10	1,000 00	1,000 00
Jones, Joseph	Vancouver, B.C.	50	5,000 00	5,000 00
Jordan, Mrs. F. K.	Winnipeg	3	300 00	300 00
Jeffery, Mrs. M. E.	Victoria, B.C.	3	300 00	300 00
Jones, Est. W. R.	Vancouver, B.C.	25	2,500 00	
Jones, Wm. H.	Nelson, B.C.	20	2,000 00	1,409 95
Jenkens, Charles G.	Fort William, Ont.	10	1,000 00	689 65
Kinnaird, D. M.	Russell, Man.	20	2,000 00	2,000 00
Kiddie, Thomas	Alhambra, Cal., U.S.A.	25	2,500 00	2,500 00
Kneen, George V.	Montreal, P.Q.	1	100 00	100 00
Keech, Hiram	Stony Mountain, Man.	20	2,000 00	2,000 00
Kirk, George A.	Victoria, B.C.	20	2,000 00	2,000 00
Kay, John D.	New Westminster, B.C.	5	500 00	500 00
Kerr, Thomas W.	Vancouver, B.C.	50	5,000 00	4,078 54
Kippen, Robt. D., M.D.	Newdale, Man.	10	1,000 00	1,000 00
Keith, H. W., M.D.	Enderby, B.C.	10	1,000 00	1,000 00
Keown, L.D.	Moosomin, Sask.	5	500 00	500 00
Knight, Alfred W. P.	Victoria, B.C.	5	500 00	500 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Kenny, F. J., M.D.	Kamloops, B.C.	40	4,000 00	4,000 00
Kearns, David	Maple Creek, Sask.	50	5,000 00	5,000 00
Knox, William	Prince Albert, Sask.	10	1,000 00	1,000 00
Kettles, Est. J.N.	Pincher Creek, Alta.	10	1,000 00	1,000 00
Kettles, Charles	Pincher Creek, Alta.	40	4,000 00	4,000 00
Kane, Paul	Rathwell, Man.	10	1,000 00	1,000 00
King, Alfred A., M.D.	Ladner, B.C.	10	1,000 00	1,000 00
Kirk, Thomas W.	Myrtle, Man.	10	1,000 00	1,000 00
Knox, Wm. J., M.D.	Kelowna, B.C.	10	1,000 00	1,000 00
Kinnaird, Alex. Y.	Ogema, Sask.	10	1,000 00	1,000 00
Kempthorne, Samuel T.	Saskatoon, Sask.	20	2,000 00	1,735 32
Knight, Robert	Calgary, Alta.	10	1,000 00	353 24
Kindsay, Mrs. Annie G. C.	Limerick, Sask.	2	200 00	200 00
Lee, Thomas	Winnipeg	100	10,000 00	10,000 00
Livock, William T.	Edmonton, Alta.	10	1,000 00	1,000 00
Lockhart, Est. T. A.	Souris, Man.	5	500 00	500 00
Lawson, Est. James H., H. G. & J. H. Lawson, Exec.	Victoria, B.C.	35	3,500 00	3,500 00
Lathrope, Mrs. C. F.	Shoal Lake, Man.	5	500 00	500 00
Laundy, Mrs. Ellen	Victoria, B.C.	2	200 00	200 00
Lovell, Mrs. Margaret	Victoria, B.C.	40	4,000 00	4,000 00
Leeming, Est. Annie	Victoria, B.C.	15	1,500 00	1,500 00
Lindsay, Mrs. Naomi E.	Victoria, B.C.	150	15,000 00	15,000 00
Lauder, Mrs. Annie L.	Vancouver, B.C.	5	500 00	500 00
Laidlaw, Rev. Robt. S.	Winnipeg	10	1,000 00	1,000 00
Lamont, James F.	Vancouver, B.C.	20	2,000 00	2,000 00
Lazier, Stephen D.	Belleville, Ont.	100	10,000 00	10,000 00
Lees, Mrs. L. S.	Victoria, B.C.	25	2,500 00	2,500 00
Lewin, Francis E.	MacGregor, Man.	10	1,000 00	1,000 00
Logan & Macdonald	Gilbert Plains, Man.	10	1,000 00	1,000 00
Levar, Mrs. H. H.	Armstrong, B.C.	20	2,000 00	2,000 00
Larom, William S.	Prince Albert, Sask.	2	200 00	200 00
Lyons, Robert F.	Carberry, Man.	10	1,000 00	1,000 00
Llwyd, Thomas D. D.	Toronto, Ont.	35	3,500 00	3,500 00
Lavery, William R.	Newdale, Man.	10	1,000 00	1,000 00
Lee, William	Moosomin, Sask.	10	1,000 00	1,000 00
Lyons, Joseph B.	Carberry, Man.	10	1,000 00	1,000 00
Lyons, Mrs. Belle M.	Carberry, Man.	5	500 00	500 00
Leavens, Louis H.	Foxwarren, Man.	10	1,000 00	1,000 00
Lowther, Dr. John S.	Edmonton, Alta.	10	1,000 00	1,000 00
Livingstone, Mrs. Annie G.	Deloraine, Man.	5	500 00	500 00
Lawson, Thomas	Graysville, Man.	10	1,000 00	1,000 00
Longpre, Joseph A. R.	Qu'Appelle, Sask.	10	1,000 00	1,000 00
Limoges, Benjamin	Whitewood, Sask.	20	2,000 00	2,000 00
Latham, Arthur	Moosejaw, Sask.	25	2,500 00	2,500 00
Lemessurier, Geo. W.	St. John, Nfd.	5	500 00	500 00
Lindsay & Muddie	Prince Albert, Sask.	20	2,000 00	2,000 00
Loggie, William J.	Wetaskiwin, Alta.	10	1,000 00	1,000 00
Law, John	Vancouver, B.C.	100	10,000 00	9,674 40
Leeming, Mrs. Gertrude	Victoria, B.C.	25	2,500 00	2,500 00
Ladner, W. H. D.	Vernon, B.C.	10	1,000 00	1,000 00
Lewarton, Albert E.	Churchbridge, Sask.	10	1,000 00	1,000 00
Levy, Mrs. Eva	Victoria, B.C.	20	2,000 00	2,000 00
Laycock Burton, A. Laycock, trustee	Foxwarren, Man.	10	1,000 00	800 00
Laughton, John C.	Revelstoke, B.C.	10	1,000 00	924 51
Lowe, William J.	S. Vancouver, B.C.	50	5,000 00	
Leeming, Mrs. Cecil	Victoria, B.C.	10	1,000 00	893 29
Love, Mrs. Clara H. M.	Victoria, B.C.	10	1,000 00	690 49
Muir, George	Edinburgh, Scotland	5	500 00	500 00
MacLean, John D. D.	Winnipeg	20	2,000 00	2,000 00
Moon, John J.	London S.W., England	10	1,000 00	1,000 00
Muir, William	Brandon, Man.	20	2,000 00	2,000 00
Murphy, H. S.	Kenora, Ont.	10	1,000 00	1,000 00
Middleton, Mrs. E. L.	Roblin, Man.	10	1,000 00	1,000 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Morden, Thomas W.	Pincher Creek, Alta.	5	500 00	500 00
Mail, Mrs. Maria	Edmonton, Alta.	20	2,000 00	2,000 00
MacPherson, Miss A. S.	Victoria, B.C.	9	900 00	900 00
Mellon, Est. John J.	Edmonton, Alta.	50	5,000 00	4,434 78
Mitchell, John A.	Pakan, Alta.	5	500 00	500 00
Martin, Cornelius	Vancouver, B.C.	25	2,500 00	2,500 00
Montgomery, George S.	Edmonton, Alta.	10	1,000 00	1,000 00
Murray, George	Graysville, Man.	10	1,000 00	1,000 00
Macdonald, Donald J.	Vancouver, B.C.	65	6,500 00	6,500 00
Maclachlan, Mrs. E. M., Exec. Est. R. C. Maclachlan	Winchester, England	21	2,100 00	2,100 00
Manley, Miss A.	London, England	10	1,000 00	1,000 00
Milne, Alexander	Winnipeg	20	2,000 00	2,000 00
Main, Mrs. Laura E.	Winnipeg	50	5,000 00	5,000 00
Mellard, Samuel	Chilliwack, B.C.	10	1,000 00	1,000 00
Mutter, Major J. M.	Somenos, V.I., B.C.	50	5,000 00	3,453 07
Mitchell, James A.	Victoria, B.C.	150	15,000 00	15,000 00
Miller & Coy., Ltd., H.D.	Victoria, B.C.	100	10,000 00	10,000 00
Moore, Miss Ethel	Winnipeg	10	1,000 00	1,000 00
Macmorine, Miss S. L.	Brandon, Man.	5	500 00	500 00
MacLeod, M. H.	Toronto, Ont.	50	5,000 00	5,000 00
Morgan, Joseph H.	Winnipeg	10	1,000 00	1,000 00
Maclean, Hugh A.	Victoria, B.C.	50	5,000 00	5,000 00
Martin, Wm. H.	Regina, Sask.	40	4,000 00	4,000 00
Martin, Mrs. V. T.	Regina, Sask.	10	1,000 00	1,000 00
Martysh, Rev. Basil	Russia	20	2,000 00	2,000 00
Moore, Herbert H.	Calgary, Alta.	50	5,000 00	5,000 00
Munroe, Mrs. M. I.	Winnipeg, Man.	10	1,000 00	1,000 00
Mortlock, Ernest	Dominion City, Man.	10	1,000 00	1,000 00
Mackenzie-Grieve, F. J.	Droxford, England	10	1,000 00	1,000 00
Morey, Henry	New Westminster, B.C.	10	1,000 00	1,000 00
Markle, Merwyn C.	Shoal lake, Man.	5	500 00	500 00
Muir, James	MacGregor, Man.	5	500 00	500 00
Munroe, Donald	Winnipeg	20	2,000 00	2,000 00
Meneley, Alfred A.	Maple Creek, Sask.	25	2,500 00	2,500 00
MacKenzie, Mrs. Tena	Edmonton, Alta.	10	1,000 00	1,000 00
Mathieu, James A.	Fort Frances, Ont.	50	5,000 00	5,000 00
Muskett, Aubrey D.	Victoria, B.C.	5	500 00	500 00
Manning, Arthur, J.	Reston, Man.	10	1,000 00	1,000 00
Moore, Frank A.	Delia, Alta.	10	1,000 00	1,000 00
Moberly, Mrs. Bessie	Yorkton, Sask.	15	1,500 00	1,500 00
May, Arthur H.	Prince Albert, Sask.	15	1,500 00	1,500 00
Mara, John A.	Victoria, B.C.	60	6,000 00	6,000 00
Marsh, John	Nottingham, England	2	200 00	200 00
Mitchell, James W.	Arrow River, Man.	10	1,000 00	1,000 00
Morris-Reade, George	Whitewood, Sask.	20	2,000 00	2,000 00
Muir, Robert W.	Yellowgrass, Sask.	20	2,000 00	2,000 00
Morrison, Mrs. Bertha M., W. N. Morrison, trustee	Lacombe, Alta.	15	1,500 00	1,500 00
Megill, Mrs. Mary O.	Lintrathen, Man.	10	1,000 00	1,000 00
Mullins, Patrick W.	Selkirk, Man.	5	500 00	500 00
Munroe, Mrs. B.	Winnipeg.	5	500 00	500 00
Mara, Miss E. F. A.	Victoria, B.C.	100	10,000 00	10,000 00
Mara, John H. F., John A., Mara, trustee	Victoria, B.C.	10	1,000 00	1,000 00
Mara, John Lytton	Victoria, B.C.	30	3,000 00	3,000 00
Meek, Mrs. Hattie L.	Regina, Sask.	20	2,000 00	2,000 00
May, Loren, W. M.D.	Edmonton, Alta.	10	1,000 00	1,000 00
Mitchell, William N.	Bristol, England	200	20,000 00	20,000 00
Matheson, Robert	Victoria, B.C.	5	500 00	500 00
Mould, James W.	Edmonton, Alta.	50	5,000 00	5,000 00
Martin, Albert E.	Elrose, Sask.	10	1,000 00	1,000 00
Melville, Mrs. Jane	Vancouver, B.C.	5	500 00	500 00
Melville, David	Vancouver, B.C.	20	2,000 00	2,000 00
Mitchell, Mrs. Agnes	Victoria, B.C.	5	500 00	500 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Morton, John	Vancouver, B.C.	8	800 00	593 86
Morrison, S. R.	Listowel, Ont.	10	1,000 00	162 46
Musson, Harry G	Winnipeg	10	1,000 00	820 22
Munroe, James	Winnipeg	10	1,000 00	973 87
Manley, Thomas	Prince Albert, Sask.	10	1,000 00	918 02
McIntosh, S. G	Winnipeg	10	1,000 00	1,000 00
McDonald, Albert W.	Fleming, Sask.	10	1,000 00	1,000 00
McDonald, Mrs. E. E.	Fleming, Sask.	10	1,000 00	1,000 00
McDougall, Est. James, Royal Trust Coy., Trustees	Winnipeg	30	3,000 00	3,000 00
McKnight, George	Glenboro, Man.	10	1,000 00	865 17
McNabb, Thomas	Picture Butte, Alta.	10	1,000 00	1,000 00
McPherson, Daniel	New Westminster, B.C.	30	3,000 00	3,000 00
McKinnon, Mrs. Mary J.	Moosejaw, Sask.	5	500 00	500 00
McCall, Mrs. M. J.	New Westminster, B.C.	10	1,000 00	1,000 00
McGrath, John	Point du Bois, Man.	10	1,000 00	1,000 00
McManus, Michael	Winnipeg	100	10,000 00	10,000 00
McCandless, A. G.	Vancouver, B.C.	100	10,000 00	8,686 45
McBride, William	Winnipeg	3	300 00	300 00
McIntyre, Duncan	Carman, Man.	10	1,000 00	1,000 00
McIntosh, David	Winnipeg	10	1,000 00	1,000 00
McKay, A. H.	Minnedosa, Man.	10	1,000 00	1,000 00
McGregor, James	Carman, Man.	10	1,000 00	1,000 00
McBean, William	Ridgeville, Man.	10	1,000 00	1,000 00
McCartney, John	Emerson, Man.	10	1,000 00	1,000 00
McRae, Peter J.	Winnipeg	5	500 00	500 00
McKenzie, Mrs. Fannie	New Westminster, B.C.	20	2,000 00	2,000 00
McBean, Angus	Winnipeg	10	1,000 00	1,000 00
McKay, James	Minnedosa, Man.	10	1,000 00	1,000 00
McDermott, Patrick J.	Minnedosa, Man.	5	500 00	500 00
McLeod, Donald	Keewatin, Ont.	5	500 00	500 00
McCallum, Robert H.	Russell, Man.	15	1,500 00	1,500 00
McGregor, Allan	Moosomin, Sask.	5	500 00	500 00
McDonald, W. W.	Fleming, Sask.	10	1,000 00	1,000 00
McDougal & Son, R. J.	Lancaster, Ont.	20	2,000 00	2,000 00
McGregor, Malcolm	Carman, Man.	10	1,000 00	1,000 00
McCowan, Mrs. Janet	Portage la Prairie, Man.	10	1,000 00	1,000 00
McNeil, John C.	Calgary, Alta.	10	1,000 00	1,000 00
McDonald, John A.	Roland, Man.	25	2,500 00	2,500 00
McNaught, Mathew	Granum, Alta.	10	1,000 00	1,000 00
McGillivray, Mrs. Jessie	Larimore, N.D.	5	500 00	500 00
McElhoes, Mrs. Patience A.	Strathmore, Alta.	10	1,000 00	1,000 00
McRae, Mrs. Mary J.	Winnipeg	50	5,000 00	5,000 00
McRae, Kenneth	Carman, Man.	5	500 00	500 00
McIntyre, Peter	Carman, Man.	10	1,000 00	1,000 00
McKellar, Peter	Fort William, Ont.	50	5,000 00	5,000 00
McPherson, Thomas S.	Victoria, B.C.	200	20,000 00	20,000 00
McIntyre, A. M.	Saskatoon, Sask.	10	1,000 00	1,000 00
McKenzie, Alex	Vancouver, B.C.	10	1,000 00	1,000 00
McKenzie, Alex. jr.	Vancouver, B.C.	5	500 00	500 00
McKenzie, Mrs. Janet	Vancouver, B.C.	5	500 00	500 00
McEdwards, George	Fort William, Ont.	30	3,000 00	3,000 00
McKague, William	Winnipeg	50	5,000 00	2,960 33
McArthur, D. A.	Winnipeg	50	5,000 00	4,125 31
McKechnie, W. B.	Vancouver, B.C.	10	1,000 00	868 83
McKay, Donald	Edmonton, Alta.	40	4,000 00	1,870 55
MacPherson, Coleman	Victoria, B.C.	50	5,000 00	2,975 00
McNeish, Thomas	Slocan City, B.C.	25	2,500 00	2,275 00
McNeish, Bessie	Slocan City, B.C.	25	2,500 00	2,275 00
McLeod, D. D.	Regina, Sask.	25	2,500 00	1,730 22
McPhalen, D. J.	Vancouver, B.C.	50	5,000 00	3,268 32
Duce, Mrs. Eliza	Victoria, B.C.	10	1,000 00	495 44
Chapman, Mrs. E.	Camaguey, Cuba	50	5,000 00	2,207 90
Narracott, Mrs. C. I.	Winnipeg	10	1,000 00	1,000 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Nimmons, Mrs. I.	Victoria, B.C.	100	10,000 00	10,000 00
Nelson Loan & Inv. Co. Ltd.	St. John's, Nfd.	20	2,000 00	2,000 00
Noble, Francis	Longview, Alta.	10	1,000 00	1,000 00
Noble, William J.	High River, Alta.	10	1,000 00	1,000 00
Nelson, Henry R., M.D.	Williamshead, B.C.	10	1,000 00	1,000 00
Nye, Thomas S.	N. Vancouver, B.C.	75	7,500 00	7,500 00
Nelson, Charles	Vancouver, B.C.	50	5,000 00	3,200 00
O'Sullivan, Mrs. H. A.	New York, N.Y.	100	10,000 00	10,000 00
Olmstead, Mrs. Rachel	N. Vancouver, B.C.	20	2,000 00	2,000 00
Odell, William H.	Wetaskiwin, Alta.	5	500 00	500 00
O'Brien, John	Portage la Prairie, Man.	25	2,500 00	2,011 09
Oliver, William	Lethbridge, Alta.	25	2,500 00	1,933 59
Ohlheiser, Joseph	Gull Lake, Sask.	5	500 00	460 39
Partridge, Ira O.	Sintaluta, Sask.	40	4,000 00	4,000 00
Pollock, Miss R. T.	Stewiacke, N.S.	5	500 00	500 00
Phair, James	Vancouver, B.C.	80	8,000 00	8,000 00
Perdue, George M.	Victoria, B.C.	100	10,000 00	10,000 00
Pender, James	Nanaimo, B.C.	10	1,000 00	1,000 00
Parker, Mrs. I. G.	Southport, England	10	1,000 00	1,000 00
Powell, Est. I. W.	Victoria, B. C.	100	10,000 00	6,289 46
Paddon, John A.	St. John's, Nfd.	10	1,000 00	1,000 00
Piper, Hugh M.	Fort William, Ont.	40	4,000 00	4,000 00
Peterson, Mrs. P., Adm. Est. A. Peterson.	Winnipeg	10	1,000 00	1,000 00
Power, R. A.	Victoria, B.C.	5	500 00	500 00
Peterson, Alex.	Vancouver, B.C.	10	1,000 00	1,000 00
Pollitt, William	Sperling, Man.	5	500 00	500 00
Price, A. H.	Essondale, B.C.	10	1,000 00	1,000 00
Parr, William J.	Killarney, Man.	4	400 00	400 00
Parlee, Mrs. H. O.	Edmonton, Alta.	10	1,000 00	1,000 00
Parlee, H. H.	Edmonton, Alta.	5	500 00	500 00
Patterson, Est. Wm.	Birtle, Man.	10	1,000 00	1,000 00
Partington, Oswald	Kenora, Ont.	10	1,000 00	1,000 00
Pearson, Mrs. Sophia E.	Alto, Ga., U.S.A.	5	500 00	500 00
Pennington, Walter	Moosomin, Sask.	5	500 00	500 00
Preston, A. F.	Victoria, B.C.	100	10,000 00	10,000 00
Putnam, Mrs. Adelaide M.	Vancouver, B.C.	5	500 00	500 00
Partridge, T. E.	Sintaluta, Sask.	20	2,000 00	2,000 00
Piper, R. S.	Fort William, Ont.	20	2,000 00	2,000 00
Park, A. W., M.D.	Cochrane, Alta.	10	1,000 00	1,000 00
Pender, Miss Mary	Nanaimo, B.C.	5	500 00	500 00
Poole, J. I.	Wetaskiwin, Alta.	5	500 00	500 00
Phair, Miss Mary	Vancouver, B.C.	10	1,000 00	1,000 00
Pope, Charles	Kenora, Ontario	20	2,000 00	2,000 00
Price, Mrs. Margery A.	Westmount, P.Q.	40	4,000 00	2,761 03
Pender, W. D.	Winnipeg	10	1,000 00	752 31
Paterson, J. B.	Calgary, Alta.	20	2,000 00	1,153 98
Parker, Rt. Hon. Sir Gilbert	London, England	100	10,000 00	4,121 40
Pender, Andrew	Nanaimo, B.C.	15	1,500 00	1,017 60
Quin, J. W.	Brandon, Man.	5	500 00	500 00
Redmond, Miss Mary E.	Wingham, Ont.	10	1,000 00	1,000 00
Robertson, John	Cambuslang, Scot.	10	1,000 00	1,000 00
Robertson, Andrew, jr.	Cambuslang, Scot.	10	1,000 00	1,000 00
Richardson, G. A.	Victoria, B.C.	10	1,000 00	1,000 00
Ross, Mrs. Hattie W. L.	Edmonton, Alta.	25	2,500 00	2,500 00
Rendell, A. S.	St. John's, Nfd.	10	1,000 00	1,000 00
Reid, James	Cumberland, B.C.	25	2,500 00	2,500 00
Rann, Mrs. Eleanor M.	Sedgley, England	10	1,000 00	1,000 00
Redshaw, Est. Wm.	Winnipeg	5	500 00	500 00
Runions, Mrs. Helen E.	Calgary, Alta.	5	500 00	500 00
Ross, Mrs. Lucy K., Fred. Ross, trustee.	Edmonton, Alta.	25	2,500 00	2,500 00
Ross, G. H.	Calgary, Alta.	11	1,100 00	1,100 00
Ross, D. G., M.D.	Selkirk, Man.	5	500 00	500 00
Rugg, M. E.	Winnipeg	10	1,000 00	1,000 00
Rithet, Mrs. Velda W.	Victoria, B.C.	10	1,000 00	1,000 00
Rott, H. H. & Son	Emerson, Man.	5	500 00	500 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Rutherford, Est. Mrs. B. F.	Stratford, Ont.	5	500 00	500 00
Riehl, Jacob	Transcona, Man.	10	1,000 00	1,000 00
Raney, W. D.	Moosomin, Sask.	5	500 00	500 00
Robinson, J. W.	Victoria, B.C.	10	1,000 00	1,000 00
Rutherford, Hon. Col. A. C.	Edmonton, Alta.	100	10,000 00	10,000 00
Reilly, W. R.	Regina, Sask.	6	600 00	600 00
Reilly, F. B.	Regina, Sask..	8	800 00	800 00
Robinson, Est. T. W., Nor. Trust Coy., trustees	Winnipeg	50	5,000 00	5,000 00
Russell, J. H. G.	Winnipeg	100	10,000 00	10,000 00
Ranby, A. C.	Keoma, Alta.	1	100 00	100 00
Rossie, E. C.	Regina, Sask.	10	1,000 00	1,000 00
Robinson, G. A.	Peachland, B.C.	20	2,000 00	2,000 00
Rogers, Jonathan	Vancouver, B.C.	100	10,000 00	10,000 00
Richardson, Mrs. Mary E.	Victoria, B.C.	5	500 00	500 00
Rounsefell, F. W.	Vancouver, B.C.	31	3,100 00	3,100 00
Ramsay, Walter	Edmonton, Alta.	50	5,000 00	2,130 86
Richardson, William	Portage la Prairie, Man.	10	1,000 00	804 58
Runions, J. E.	Calgary, Alta.	5	500 00	210 00
Raby, W. G.	Summerland, B.C.	10	1,000 00	958 38
Redding, J. T.	Victoria, B.C.	25	2,500 00	126 17
Ross, H. S.	Moosejaw, Sask.	20	2,000 00	542 59
Robinson, W. J.	Bassano, Alta.	10	1,000 00	67 66
Robertson, Est. James	Olds, Alta.	5	500 00	176 61
Sandgren, J. A.	Spokane, Wash., U.S.A.	50	5,000 00	5,000 00
Steele, Mrs. Fanny W.	Winnipeg	20	2,000 00	2,000 00
Stevenson, Mrs. Sarah E.	Winnipeg	10	1,000 00	1,000 00
Simpson, H. J.	Kentville, N.S.	10	1,000 00	1,000 00
Stull, J. F. A.	Prince Albert	20	2,000 00	2,000 00
Schoenau, Mrs Elisabeth	Winnipeg	5	500 00	500 00
Sawle, A. L.	Athabasca, Alta.	6	600 00	600 00
Stone, W. H.	Victoria, B.C.	26	2,600 00	2,600 00
Skinner, Mrs. Fanny J.	Nanaimo, B.C.	25	2,500 00	2,500 00
Spicer, H. W.	Grenfell, Sask.	10	1,000 00	1,000 00
Sirett, Est. E. J.	Neepawa, Man.	10	1,000 00	1,000 00
Stevens, Henry	Oak Lake, Man.	10	1,000 00	1,000 00
Siebenbaum, Henry	Victoria, B.C.	25	2,500 00	2,500 00
Stewart, George	S. Vancouver, B.C.	105	10,500 00	2,574 73
Spankie, J. E., M.D.	Vancouver, B.C.	10	1,000 00	1,000 00
Speirs, J. T.	Winnipeg	30	3,000 00	3,000 00
Stroh, Mrs. Amelia B.	Los Angeles, Cal.	3	300 00	300 00
Simpson, H. C.	Virden, Man.	5	500 00	500 00
Seldon, G. E., M.D.	Vancouver, B.C.	20	2,000 00	2,000 00
Stirling, Mrs. Jessie S.	Edmonton, Alta.	30	3,000 00	3,000 00
Schuster, Est. Joseph	Calgary, Alta.	10	1,000 00	1,000 00
Short, James	Calgary, Alta.	7	700 00	700 00
Scott, Hon. Walter	Moosejaw, Sask.	10	1,000 00	1,000 00
Selwood, F. S.	Calgary, Alta.	17	1,700 00	1,700 00
Sutherland, Cecil	Edmonton, Alta.	20	2,000 00	2,000 00
Stewart, Duncan	Victoria, B.C.	50	5,000 00	5,000 00
Smith, H. A.	Roland, Man.	5	500 00	500 00
Smith, J. M.	Green Ridge, Man.	10	1,000 00	1,000 00
Scott, Robert	Victoria, B.C.	50	5,000 00	5,000 00
Sutherland, Mrs. Janet	Gilbert Plains, Man.	10	1,000 00	1,000 00
Sandell, Thomas	Oak Lake, Man.	10	1,000 00	1,000 00
Stubbs, L. S.	Birtle, Man.	10	1,000 00	1,000 00
Scallion Bros.	Virden, Man.	20	2,000 00	2,000 00
Snowden, W. H.	Morden, Man.	10	1,000 00	1,000 00
Sayward, J. A.	Victoria, B. C.	200	20,000 00	20,000 00
Silcox, Alexander J.	Redvers, Sask.	5	500 00	500 00
Silvester, Geoffrey	Calgary, Alta.	20	2,000 00	2,000 00
Starr, J. C.	Qu'Appelle, Sask.	5	500 00	500 00
Sharron, C. A.	Winnipeg	15	1,500 00	1,500 00
Smith, David	Gladstone, Man.	5	500 00	500 00
Speers, S. H.	Enderby, B.C.	10	1,000 00	1,000 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Small, Edwin	Maple Creek, Sask.	5	500 00	500 00
Stanley, G. D., M.D.	High River, Alta.	5	500 00	500 00
St. Clair, Mrs. Eliza	Victoria, B.C.	20	2,000 00	2,000 00
Saskatchewan Mortgage & Trust Corpn., Ltd.	Regina, Sask.	5	500 00	500 00
Smith, J. H.	Elm Creek, Sask.	10	1,000 00	1,000 00
Sanson, Mrs. Florence M.	Guelph, Ont.	49	4,900 00	4,900 00
Short, C. C.	High River, Alta.	10	1,000 00	1,000 00
Sigmar, Christian	Glenboro, Man.	5	500 00	500 00
Sigmar, Sigurjon	Glenboro, Man.	5	500 00	500 00
Stuart, J. F.	Winnipeg.	50	5,000 00	5,000 00
Sprague, Major D. E.	Winnipeg.	100	10,000 00	10,000 00
Sandison, Henry	Winnipeg.	25	2,500 00	2,500 00
Schmid, Mrs. Mary	Edmonton, Alta.	25	2,500 00	2,500 00
Stewart, Alex.	Victoria, B.C.	75	7,500 00	7,500 00
Silvester, Miss Beatrice	Vancouver, B.C.	5	500 00	500 00
Sumner, A. J. E.	Saskatoon, Sask.	15	1,500 00	1,500 00
Scruton, G. R.	Saskatoon, Sask.	5	500 00	500 00
Shaw, York	Calgary, Alta.	10	1,000 00	1,000 00
Smith, Mrs. Bertha E.	Saskatoon, Sask.	10	1,000 00	1,000 00
Smith, Mrs. Amelia	Los Angeles, Cal.	5	500 00	500 00
Storey, Est. E. M.	Regina, Sask.	20	2,000 00	2,000 00
Symons, Samuel	Cloverbar, Alta.	5	500 00	500 00
Strevel, Est. Geo. H.	Winnipeg.	59	5,000 00	630 92
Spear, J. R.	Winnipeg.	50	5,000 00	3,802 51
Sparling, Est. J. W.	Winnipeg.	10	1,000 00	630 92
Sparling, F. W.	Winnipeg.	10	1,000 00	580 47
Stelek, A. H. F.	Dauphin, Man.	25	2,500 00	1,717 95
Sutherland, David	Dauphin, Man.	25	2,500 00	1,717 95
Stewart, Mrs. Florence N.	Victoria, B.C.	16	1,600 00	1,390 42
Scott, W. J.	Weyburn, Sask.	5	500 00	119 88
St. Denis, Denis	Nelson, B.C.	50	5,000 00	2,902 28
Stamper, Est. Daniel	Moosejaw, Sask.	10	1,000 00	692 47
Smyth, W. O.	Swift Current, Sask.	25	2,500 00	1,157 33
Sparks, F. F.	Vancouver, B.C.	50	5,000 00	4,100 00
Simmonds, W. R.	Medicine Hat, Alta.	10	1,000 00	344 63
Salmon, H. L.	Victoria, B.C.	50	5,000 00	4,011 38
Smith, G. W.	Red Deer, Alta.	50	5,000 00	3,737 06
Sture, P. W.	Port Arthur, Ont.	10	1,000 00	814 19
Titley, Rupert	Toronto, Ont.	10	1,000 00	1,000 00
Turner, George	New Westminster, B.C.	15	1,500 00	1,500 00
Turnbull, J. H.	Winnipeg.	105	10,500 00	10,500 00
Taylor, E. L., K.C.	Winnipeg.	120	12,000 00	6,875 00
Talbot, Mrs. Laura T.	Victoria, B.C.	50	5,000 00	5,000 00
Tomalin, Mrs. Elizabeth A., W. J. C. Tomalin, trustee	Victoria, B.C.	5	500 00	500 00
Toms, L. W.	Victoria, B.C.	50	5,000 00	5,000 00
Taylor, Mrs. Georgia M.	Victoria, B.C.	10	1,000 00	1,000 00
Tobin, A. H.	Victoria, B.C.	20	2,000 00	2,000 00
Thomson, George	Winnipeg.	5	500 00	500 00
Taylor, W. E.	Toronto, Ont.	5	500 00	500 00
Tyson, George	Vancouver, B.C.	10	1,000 00	1,000 00
Taylor, H. H.	Retreat Cove, B.C.	5	500 00	500 00
Thomson, H. B.	Victoria, B.C.	100	10,000 00	8,195 87
Thompson, Mrs. Abbie G.	S. Vancouver, B.C.	5	500 00	233 42
Thorburn, W. C.	Broadview, Sask.	25	2,500 00	2,169 07
Thompson & Baker	Moosejaw, Sask.	25	2,500 00	1,730 55
Turgeon, Miss Rose A.	Cranbrook, B.C.	50	5,000 00	4,798 61
Taylor, Hilliard	Winnipeg.	10	1,000 00	694 01
Vaughan, L. S.	Selkirk, Man.	10	1,000 00	1,000 00
Vigar, F. C.	Calgary, Alta.	55	5,500 00	3,583 53
Vereker, Hon. J. E. P.	Kenora, Ont.	25	2,500 00	2,500 00
Vigar, C. F., F. C. Vigar, trustee	Calgary, Alta.	5	500 00	500 00
VanEgmond, W. G.	Regina, Sask.	20	2,000 00	2,000 00
VanHouten, Mrs. Mary O.	Nanaimo, B.C.	50	5,000 00	5,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Union Bank of Canada	Winnipeg	80	8,000 00	8,000 00
Vaughan, H. S.	Vancouver, B.C.	9	900 00	900 00
VanKleeck, P. D., M.D.	Armstrong, B.C.	20	2,000 00	1,773 31
Vicars, W. G.	Qu'Appelle, Sask.	10	1,000 00	715 99
VanHouten, W. J.	Vancouver, B.C.	200	20,000 00	.....
VanDecar, L. B.	Vancouver, B.C.	50	5,000 00	649 78
Wright, W. J.	Victoria, B.C.	20	2,000 00	2,000 00
Winter, Mrs. Sarah	Fleming, Sask.	5	500 00	500 00
Willoughby, Charles	Regina, Sask.	60	6,000 00	6,000 00
Williams, A. A. C.	Ilford, England	1	100 00	100 00
Wainwright, R. S.	Winnipeg	20	2,000 00	2,000 00
Wasson, H. J., M.D.	Victoria, B.C.	50	5,000 00	5,000 00
Wallace, C. A.	Spokane, Wash.	35	3,500 00	3,500 00
Wynne, Est. J. R.	Winnipeg	100	10,000 00	10,000 00
Westbrook, A. E.	Rouleau, Sask.	10	1,000 00	1,000 00
Wolrige, George	Vancouver, B.C.	45	4,500 00	4,500 00
Wilkes, John	Winnipeg	10	1,000 00	1,000 00
Waddell, Mrs. Isabel	Winnipeg	25	2,500 00	2,500 00
Weiler, Mrs. Emma J	Victoria, B.C.	50	5,000 00	5,000 00
Wilson, James	New Westminster, B.C.	20	2,000 00	2,000 00
Williamson, Wm.	Winnipeg	5	500 00	500 00
Walls, L. T.	Winnipeg	3	300 00	300 00
Wilson, W. & J.	Victoria, B.C.	100	10,000 00	10,000 00
Walker, R. E.	Toronto, Ont.	5	500 00	500 00
Walker, R. A.	Toronto, Ont.	1	100 00	100 00
Wilson, David	Victoria, B. C.	20	2,000 00	2,000 00
Williams, Herbert	Fort Frances.	50	5,000 00	5,000 00
Woellef, C. A.	Moosomin, Sask.	10	1,000 00	1,000 00
Walker, R. E., M.D	New Westminster, B.C.	25	2,500 00	2,500 00
Wallace, R. W.	Lethbridge, Alta	10	1,000 00	1,000 00
Walley, A. T.	Nelson, B.C.	10	1,000 00	1,000 00
Weaver, H. D., M.D.	Saskatoon, Sask.	10	1,000 00	1,000 00
White, Mrs. Annie J., Dave White, trustee	Banff, Alta.	10	1,000 00	1,000 00
Wilson, Capt. N. R.	Winnipeg	10	1,000 00	1,000 00
Westbrook, Mrs. Louisa E.	Rouleau, Sask.	10	1,000 00	1,000 00
Wilson, C. H.	Fleming, Sask.	10	1,000 00	1,000 00
Whiteside, W. J.	New Westminster, B.C.	5	500 00	500 00
Williamson, R. T.	Edmonton, Alta.	50	5,000 00	3,529 13
Williamson, S. W.	Edmonton, Alta.	50	5,000 00	3,606 96
Wallace, Miss Blanche	Campbellford, Ont.	10	1,000 00	1,000 00
Willoughby, J. H. C.	Saskatoon, Sask.	15	1,500 00	1,500 00
Wilson, Biggerstaff	Victoria, B.C.	100	10,000 00	10,000 00
West, T. A.	Winnipeg	8	800 00	800 00
Wilson, D. H.	Prince George, B.C.	5	500 00	500 00
Wilkinson, Mrs. Lena B.	Prince Albert, Sask.	5	500 00	500 00
Woods, J. E.	Ottawa, Ont.	100	10,000 00	8,566 67
Wainwright, C. W.	Virden, Man.	10	1,000 00	21 42
Wallace, W. H.	Dauphin, Man.	20	2,000 00	1,110 17
Wallace, A. W.	Dauphin, Man.	10	1,000 00	789 55
Wade, A. H.	Penticton, B.C.	10	1,000 00	960 50
White, R. B.	Penticton, B.C	20	2,000 00	1,586 09
Wilson, O. K.	San Diego, Cal.	100	10,000 00	8,968 71
Willis, Robert.	Vancouver, B.C	25	2,500 00	315 45
White, C. J.	Vancouver, B.C.	10	1,000 00	680 02
Wood, W. D	Vancouver, B.C.	20	2,000 00	883 30
Wright, Miss Hattie	Calgary, Alta.	5	500 00	443 00
Woodard, A. W.	Vancouver, B.C.	5	500 00	123 23
Wiskens, Mrs. Alice	Victoria, B. C.	100	10,000 00	2,376 02
Young, R. C.	Montreal, P.Q.	5	500 00	500 00
Young, Mrs. Jessie H	Carrying Place, Ont	5	500 00	500 00
Yates, Rowland	St. Ann-on-the-Sea, Eng.	10	1,000 00	1,000 00
Young, Hugh	Tranent, Scotland	10	1,000 00	1,000 00
Young, E. E.	Oak Lake, Man.	7	700 00	700 00
		20,504	2,050,400 00	1,795,077 70

THE CANADIAN FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 12, 1919.)

J. H. Ashdown, Pres.; R. T. Riley, Vice-Pres.; Sir Jas. A. M. Aikins, K.C., R. J. Campbell, G. R. Crowe, John Galt, G. V. Hastings.

List of Shareholders—(As at December 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed and pafd in cash.
			$ cts.
Adams, John Henry	Toronto, Ont.	40	2,000 00
Agnew, Amy Jane, Mrs.	Edmonton, Alta.	8	400 00
Aikins, Sir J. A. M.	Winnipeg, Man.	520	26,000 00
Alley, W. S.	Toronto, Ont.	40	2,000 00
Armytage, Mrs. Kathleen	Winnipeg, Man.	40	2,000 00
Ashdown, Emma Louise	Winnipeg, Man.	400	20,000 00
Ashdown, Harry C.	Winnipeg, Man.	330	16,500 00
Ashdown, J. H.	Winnipeg, Man.	240	12,000 00
Ashdown, Lillian	Winnipeg, Man.	400	20,000 00
Ashdown, Mrs. Grace L.	Winnipeg, Man.	70	3,500 00
Allison, Tannis	Calgary, Alta.	100	5,000 00
Banning, Mrs. Florence	Winnipeg. Man.	400	20,000 00
Barrow, Mrs. M. Adela	Winnipeg, Man.	40	2,000 00
Bathgate, Jas. L.	Winnipeg, Man.	64	3,200 00
Blowey, J. T.	Vancouver, B.C.	40	2,000 00
Booth, Mrs. Mary	Winnipeg, Man.	10	500 00
Buchanan, David W.	Winnipeg, Man.	20	1,000 00
Bradley, Mrs. Annie B.	Hamilton, Ont.	190	9,500 00
Cadham, J. O.	Portage la Prairie, Man.	20	1,000 00
Cameron, A. L.	Victoria, B.C.	60	3,000 00
Campbell, R. J.	Winnipeg, Man	548	27,400 00
Carr, Mrs. Evelyn M.	Virden, Man.	60	3,000 00
Carson, A.	Toronto, Ont.	12	600 00
Clark, Alex. Allister	Winnipeg, Man.	10	500 00
Clark, S. P.	Northern Elevator Winnipeg	80	4,000 00
Cockburn, Mrs. Jennie	Winnipeg, Man.	60	3,000 00
Cockburn, J. W.	Winnipeg, Man.	80	4,000 00
Collum, Mrs. Annie Maud	Winnipeg, Man.	40	2,000 00
Cross, A. E.	Calgary, Alta.	20	1,000 00
Cross, Wm.	Winnipeg, Man.	100	5,000 00
Crowe, Mrs. Annie M.	Brookline, Mass.	40	2,000 00
Crowe, Miss Dorothea E.	Brookline, Mass.	20	1,000 00
Crowe, G. R.	Winnipeg, Man.	420	21,000 00
Crowe, Miss H. Gladys	Brookline, Mass.	20	1,000 00
Crowe, Jas. Alex.	Winnipeg, Man.	40	2,000 00
Crowe, H.	Brookline, Mass.	420	21,000 00
Cruthers, S. Estate	Peterboro, Ont.	8	400 00
Davidson, Claire B, (Mrs.)	Newdale, Man.	20	1,000 00
Culver, W. H., estate of	Winnipeg, Man.	240	12,000 00
Denison, A. L.	Winnipeg, Man.	214	10,700 00
Dowler, Jas. A.	Winnipeg, Man.	100	5,000 00
Dowler, Wm. J.	Winnipeg, Man.	20	1,000 00
Dowler, Laura P, (Mrs.)	Winnipeg, Man.	30	1,500 00
Elliott, D. K.	Winnipeg, Man.	124	6,200 00
Ewart, Mrs. Mabel H.	Toronto, Ont.	170	8,500 00
Fitzgerald, Harry G.	Lakefield, Ont.	40	2,000 00
Flower, C. A.	Uno P.O., Man.	200	10,000 00
Forrest, Mrs. Helen R.	Winnipeg, Man.	60	3,000 00
Foster, Fred. K.	Winnipeg, Man.	70	3,500 00
Galt, Geo. F.	Winnipeg, Man.	848	42,400 00
Galt, John	Winnipeg, Man.	1,816	90,800 00
Glat, G. F. & J.	Winnipeg, Man.	340	17,000 00
Greene, J. J.	Hamilton, Ont.	100	5,000 00

SESSIONAL PAPER No. 8

THE CANADIAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			$ cts.
Hastings, Miss Agnes S	Winnipeg, Man	40	2,000 00
Hastings, Geo. V	Winnipeg, Man	480	24,000 00
Holmes, Geo. D	Winnipeg, Man	36	1,800 00
Houson, G. A	Norwood, Ont	4	200 00
Hume, Mrs. Mona	Edmonton, Alta	72	3,600 00
Hutchings, Miss Marion	Calgary, Alta	20	1,000 00
Hutchings, R. J	Calgary, Alta	20	1,000 00
Huxley, Joseph E	Winnipeg, Man	670	33,500 00
Hanna, Marion O., (Mrs.)	Toronto, Ont	170	8,500 00
Ireland, W. W	Carberry, Man	20	1,000 00
Johnson, Mrs. Mable Frances	St. John's, Nfld	20	1,000 00
Johnston, W	Victoria, B.C	80	4,000 00
P. E. Keddy, & R. W. Earle, Ex. Trus. Will of John Keddy	Brandon, Man	40	2,000 00
Kelly, Mrs. Jennie W	Winnipeg, Man	20	1,000 00
Kinnisten, M. St. Claire	Calgary, Alta	40	2,000 00
Lashbrook, Mrs. Ella	London, Ont	8	400 00
Lougheed, Sir Jas A	Calgary, Alta	40	2,000 00
Leacock, Ethel G., (Mrs.)	Toronto, Ont	170	8,500 00
MacKenzie, Kenneth	Winnipeg, Man	148	7,400 00
Manwaring, H. A	Birtle, Man	20	1,000 00
Marsh, G. T	Toronto, Ont	100	5,000 00
Macdonald, P. A	Winnipeg, Man	40	2,000 00
Martin, Robert	Walmer, Kent, England	40	2,000 00
Matheson, R. M	Brandon, Man	60	3,000 00
Matheson, W. A	Winnipeg, Man	185	9,250 00
Millar, T. B	Portage la Prairie	100	5,000 00
Milroy, M.D., Thos. M	Winnipeg, Man	20	1,000 00
Mitchell, J. B	Winnipeg, Man	80	4,000 00
Mitchell, Mag't J. B., (Mrs.)	Winnipeg, Man	10	500 00
Molson, Mrs. Maria D	Calgary, Alta	24	1,200 00
Monk, John B	Winnipeg, Man	48	2,400 00
Murdoff, Marg't O., (Mrs.)	Vancouver, B.C	72	3,500 00
Murphy, G. B., ex. of est	Carberry, Man	20	1,000 00
Matheson, Mrs. Jessie	Winnipeg, Man	25	1,250 00
McAllister, John E	Winnipeg, Man	20	1,000 00
McBride, Edward	Calgary, Alta	8	400 00
McBride, J. D	Cranbrook, B.C	8	400 00
McBride, Miss Lillian	Red Deer, Alta	8	400 00
McBride, Mrs. Minnie	London, Ont	8	400 00
McDermott, P. J	Minnedosa, Man	20	1,000 00
McDiarmid, J	Brandon, Man	20	1,000 00
McDonald, John J	Winnipeg, Man	80	4,000 00
McKenney, J. T	St. Paul, Minn	24	1,200 00
McLaren, Mrs. Wilhelmina	Morden, Man	44	2,200 00
McLenaghen, James	Toronto, Ont	100	5,000 00
McNaughton, R. D. Est	Winnipeg, Man	124	6,200 00
Nanton, A. M	Winnipeg	92	4,600 00
Newton, Chas. H	Winnipeg, Man	20	1,000 00
Newton, Mess Lesley	Winnipeg, Man	200	10,000 00
The Northern Trusts Co	Winnipeg, Man	100	5,000 00
The Northern Trusts Co. (Ex. Est. Wm. Anderson)	Winnipeg, Man	8	400 00
The Northern Trusts Co	Winnipeg, Man	300	15,000 00
O'Reilly, Mrs. Frances B	Kingston, Ont	12	600 00
Parrish, W. L	Winnipeg, Man	40	2,000 00
Parsons, S. R	Toronto, Ont	200	10,000 00
Patton, F. L	Winnipeg, Man	20	1,000 00
Pearce, Mrs. Marg't A	Calgary, Alta	40	2,000 00
Pearce, Wm	Calgary, Alta	40	2,000 00
Peffers, Miss Maggie Robertson	Winnipeg, Man	48	2,400 00
Phillips, Mrs. Louise	Winnipeg, Man	112	5,600 00
Powis, Geo. W	Portland, Oregon	100	5,000 00
Rannard, Marion Black, (Mrs.)	Winnipeg, Man	100	5,000 00
Redmond, Jas	Montreal, Que	248	12,400 00

THE CANADIAN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			$ cts.
Richards, S. C.	Winnipeg, Man.	40	2,000 00
Riley, Conrad S.	Winnipeg, Man.	1,000	50,000 00
Riley, J. H.	Winnipeg, Man.	12	600 00
Riley, Jean I. (Mrs.)	Winnipeg, Man.	200	10,000 00
Riley, Mrs. Mary	Winnipeg, Man.	60	3,000 00
Riley, R. T.	Winnipeg, Man.	214	10,760 00
Riley, W. J.	Victoria, B.C.	40	2,000 00
Robinson, Jerry	Winnipeg, Man.	40	2,000 00
Rutherford, J. G.	Ottawa, Ont.	20	1,000 00
Sanford, Mrs. H. S.	Hamilton, Ont.	100	5,000 00
Saunders, Bernard P.	Halifax, N.S.	32	1,600 00
Schofield, F. H.	Winnipeg, Man.	200	10,000 00
Schofield, Mrs. Mary E.	Winnipeg, Man.	40	2,000 00
Scott, Mrs. Hattie May	Winnipeg, Man.	60	3,000 00
Somerset, Mrs. Elizabeth S., Est.	Winnipeg, Man.	120	6,000 00
Somerset, W. B.	Montreal, Que.	34	1,700 00
The Standard Trusts Co. (Ex. Est. R. S. Barrow)	Winnipeg, Man.	240	12,000 00
The Standard Trusts Co. (Ex. Est. N. Bawlf)	Winnipeg, Man.	128	6,400 00
The Standard Trusts Co. (Ex. Est. Sir Wm. Whyte)	Winnipeg, Man.	100	5,000 00
Steer, Miss Lillian	Norwood, Man.	8	400 00
Steer, Walter J.	Norwood, Man.	20	1,000 00
Stewart, D. A., est., Dr. John Stewart, Executor	Halifax, N.S.	80	4,000 00
Stitt, Wm.	Winnipeg, Man.	148	7,400 00
Stobart, F. W.	Bromhall Hall, Bedford, England	1,100	55,000 00
Stobard, F. W., in trust, Amy M. Stobart	Bedford, England	12	600 00
Stobart, F. W., in trust, Frank Elliot	Bedford, England	12	600 00
Stobart, F. W., in trust for Grace Margaret Stobart	Bedford, England	16	800 00
Stobart, F. W., in trust for Phoebe B.	Bedford, England	8	400 00
Stoddart, Mrs. Caroline	Calgary, Alta.	8	400 00
Stoddart, Kenneth B.	Winnipeg, Man.	80	4,000 00
Stoddart, Miss Norma	Calgary, Alta	48	2,400 00
Thomson, Wm. H. (In Trust)	Portage la Prairie	20	1,000 00
Tufts, Prof. J. F.	Wolfville, N.S.	200	10,000 00
Walker, Thos. D., M.D.	St. John, N.B.	40	2,000 00
Waller, Frederick	Winnipeg, Man.	40	2,000 00
Webb, Mrs. Mabel T.	Quebec, Que.	248	12,400 00
Wellwood, Mrs. Sarah J.	Minnedosa, Man.	56	2,800 00
Whitla, Mrs. Eleanor K.	The Wardlow, Winnipeg	44	2,200 00
Wilson, Miss Frances J.	Winnipeg, Man.	100	5,000 00
Wilson, Mrs. Sarah	Winnipeg, Man.	100	5,000 00
Wilson, R. R.	Winnipeg, Man.	348	17,400 00
Windatt, Miss C. I.	Bowmanville, Ont.	40	2,000 00
Wright, S. R.	Swan River, Man.	32	1,600 00
Young, A. L.	Souris, Man.	24	1,200 00
Totals		20,000	1,000,000 00

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

ADVISORY COMMITTEE (as at February 21, 1919.)

Province of Ontario:—W. E. Bigwood; Duncan McLaren. Province of Quebec—Arthur H. Campbell; W. C. Hughson.

THE CANADIAN SURETY COMPANY.

LIST OF DIRECTORS (as at February 24, 1919.)

F. W. Lafrentz, Pres.; Sir Geo. Burn, Vice-Pres.; T. Bradshaw, R. R. Brown, F. G. Osler, F. J. Parry, J. B. Laidlaw, Henry C. Willcox, W. H. Hall.

LIST OF SHAREHOLDERS (as at Dec. 31, 1919.)

Name.	Address.	Amount subscribed and paid in cash.
		$
Lafrentz, F. W	New York, N.Y	2,500
F. G. Osler	Toronto, Ont	3,000
Bradshaw, T	"	3,000
Brown, R. R	New York, N.Y	2,500
Burn, Sir Geo	Ottawa, Ont	3,000
Parry, F. J	New York, N.Y	2,500
Hall, W. H	Toronto, Ont	3,000
Laidlaw, John B	"	3,000
Willcox, Henry C	New York, N.Y	2,500
Amsuco Securities Co	"	200,000
Total		225,000

THE CASUALTY COMPANY OF CANADA.

List of Directors (as at Feb. 28, 1919.)

Arthur L. Eastmure, President and Managing Director; A. W. Eastmure, secretary; H. S. Strathy, C. S. Blackwell, A. E. Renfrew, A. G. Strathy, W. J. Keens, A. W. Eastmure, W. W. Cumming, and Hon. Thos. Crawford.

List of Shareholders (as at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Adams, Dr. J. Frank	Toronto, Ont.	2	200 00	100 00
Abbott, J. W.	New York, N.Y.	2	200 00	100 00
Allen, Edward	Toronto, Ont.	1	100 00	50 00
Alley, John A. M.	"	1	100 00	50 00
Amsden, Lionel G.	"	1	100 00	50 00
Anderson, James E.	"	1	100 00	50 00
Anderson, James S.	"	1	100 00	50 00
Annandale, A. W.	"	1	100 00	30 00
Arnold, Frank W.	"	5	500 00	183 34
Ardagh, Henry H.	Barrie, Ont.	1	100 00	50 00
Ashworth, James J.	Toronto, Ont.	5	500 00	250 00
Ashbridge, Jesse	"	10	1,000 00	500 00
Abbott, Frank E.	"	3	300 00	150 00
Alderson, W. H.	"	2	200 00	100 00
Anderson, George	"	1	100 00	16 67
Armstrong, Fred W.	"	1	100 00	50 00
Addison, W. F.	"	2	200 00	100 00
Aikenhead, Thomas E.	"	1	100 00	50 00
Archibald, C. E.	Montreal, Que.	1	100 00	50 00
Appleton, John	Toronto, Ont.	1	100 00	50 00
Ashworth, E. M.	"	1	100 00	50 00
Atkinson, J. Leonard	"	2	200 00	33 33
Bergh, Charles V.	Philadelphia, Pa.	10	1,000 00	300 00
Bowen, Thomas J.	Toronto, Ont.	2	200 00	33 34
Bartram, J. B.	"	1	100 00	50 00
Black, S. W. & Co.	"	4	400 00	200 00
Barker, W. A.	"	2	200 00	109 00
Barnard, F. M.	Montreal, Que.	1	100 00	50 00
Brown, Philip H.	Toronto, Ont.	1	100 00	50 00
Bonnell, W. H. M.	"	1	100 00	50 00
Brown, T. A.	"	2	200 00	100 00
Bilton, Thomas	"	1	100 00	50 00
Boland, E. T.	"	2	200 00	100 00
Bruce, J. Stuart	"	1	100 00	16 67
Booth, Charles	"	2	200 00	100 00
Bishop, W. E.	"	1	100 00	50 00
Boase, Joseph B.	"	5	500 00	250 00
Boase, Mrs. Claire E.	"	5	500 00	250 00
Birrell, Howard P.	"	1	100 00	16 67
Bollard, Arthur	"	1	100 00	50 00
Blackwell, Charles S.	"	25	2,500 00	1,250 00
Burns, Edward	"	2	200 00	100 00
Bishop, George H.	Montreal, Que.	1	100 00	50 00
Bulley, Samuel	Toronto, Ont.	1	100 00	50 00
Business Systems, Ltd.	"	2	200 00	100 00
Brown, Nicholas	"	1	100 00	50 00
Boake, G. Wilfred	"	1	100 00	50 00
Blachford, Horace P.	"	2	200 00	100 00
Bender, Charles A.	"	1	100 00	50 00
Beal, Geo. P.	"	2	200 00	100 00
Croft, William	"	1	100 00	50 00
Clarke, Estate A. R.	"	1	100 00	50 00
Coles, George, Ltd.	"	1	100 00	50 00

SESSIONAL PAPER No. 8

THE CASUALTY COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount. paid in cash.
			$ cts.	$ cts.
Calvert, J. H	Toronto, Ont	1	100 00	50 00
Caldwell, A. W	"	1	100 00	33 34
Campbell, J. B	"	1	100 00	50 00
Carswell, Robert	"	2	200 00	100 00
Campbell, George H	"	1	100 00	16 67
Cane, James G	"	1	100 00	16 67
Carveth, John A	"	2	200 00	100 00
Chapman, A. H	"	2	200 00	100 00
Cleghorn, Thomas H	"	1	100 00	50 00
Chapin, Arthur S	"	1	100 00	50 00
Chapman, Stephen H	"	1	100 00	50 00
Cooper, Hubert A	"	1	100 00	50 00
Clubb, Arthur F	"	2	200 00	100 00
Collins, Charles H	"	2	200 00	100 00
Charles, R. Christie	Coboconk, Ont	2	200 00	33 34
Coryell, C. S	Toronto, Ont)	2	200 00	100 00
Culver, Frank L	"	5	500 00	250 00
Cumming, Walter W	"	25	2,500 00	330 00
Cutten and Foster	"	10	1,000 00	500 00
Campbell, Enos M	"	1	100 00	50 00
Cumming, Charles C	"	1	100 00	50 00
Crawford, Hon. Thos	"	25	2,500 00	250 00
Colebrook, Mabel	"	2	200 00	100 00
Douglas W. Milne	"	2	200 00	33 34
Davison, R. C	"	1	100 00	50 00
Dale, Joseph G	"	1	100 00	50 00
Despard, W. H	"	1	100 00	50 00
DeGruchy, John	"	1	100 00	50 00
Dorenwend, H	"	2	200 00	33 34
Donovan, Harry B	"	1	100 00	50 00
Eastmure, Arthur L	"	50	5,000 00	2,500 00
Elliott, Smith	Kingston, Ont	1	100 00	10 00
Equi, W. J	Toronto, Ont	1	100 00	50 00
Eby, Estate J. F	"	1	100 00	50 00
Eastmure, A. Wyburn	"	25	2,500 00	250 00
Eastmure, Mrs. L. H	"	1	100 00	50 00
Five-in-One Letter Env. Co	"	1	100 00	50 00
Fraser, Dr. R. Douglas	"	2	200 00	100 00
Fountain, William	"	2	200 00	60 00
Fletcher, Macfarlane & Co	"	2	200 00	100 00
Farr, Harry Y	"	2	200 00	100 00
Greey, John G	"	5	500 00	50 00
Greene, R. H	"	5	500 00	250 00
Green, John C. & Co	"	1	100 00	50 00
Gibson, R. L	"	1	100 00	50 00
Gilverson, A. E	"	1	100 00	50 00
Gourlay, R. S	"	1	100 00	50 00
Gouinlock, George, Estate	"	2	200 00	100 00
Greene, Albert R	"	2	200 00	100 00
Hobberlin, A. M	"	1	100 00	50 00
Hayes, F. Barry	"	1	100 00	50 00
Hewitt, Arthur	"	1	100 00	50 00
Howard, Lewis	"	1	100 00	50 00
Harty, Hon. William	Kingston, Ont	1	100 00	50 00
Hill, George A	Toronto, Ont	1	100 00	33 34
Hutson, J. T. and H	"	1	100 00	50 00
Hodgins, John P	"	1	100 00	50 00
Hopkins, Edward	"	2	200 00	100 00
Hillary, Norman T	Winnipeg, Man	1	100 00	50 00
Hales, Edward	Toronto, Ont	2	200 00	100 00
Hardy, Henry R	"	2	200 00	100 00
Hientzman, Herman	"	5	500 00	250 00
Henderson, Thonas A	"	1	100 00	50 00
Hawkins, W. E	Winnipeg, Man	2	200 00	100 00
Jones, J. Gordon	"	5	500 00	250 00

THE CASUALTY COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Keens, James H.	Toronto, Ont.	2	200 00	100 00
Keens, Walter J.	"	10	1,000 00	500 00
Keens, Walter J.	"	15	1,500 00	150 00
Langley, Elliott W.	"	10	1,000 00	133 33
Longwell, Alexander	"	2	200 00	160 00
Lanskail, C. E.	"	1	100 00	50 00
Lytle, Mrs. Agnes E.	"	2	200 00	100 00
Louden John	"	2	200 00	100 00
Mowat, H. M.	"	1	100 00	50 00
Mills, Thomas	Kingston, Ont.	1	100 00	10 00
Martin, William	North Bay, Ont.	1	100 00	50 00
Medland, T. J.	Toronto, Ont.	1	100 00	50 00
Morson, W. R.	"	1	100 00	50 00
Miller, Thomas W.	"	2	200 00	100 00
Morrice, W. J.	"	1	100 00	50 00
Myers, John Evevard	"	1	100 00	50 00
Monypenny, Louis F.	"	2	200 00	60 00
McLaughlin, Dr. R. G.	"	1	100 00	50 00
McPherson, Allan	"	2	200 00	100 00
MacMahon, Harold W.	"	1	300 00	50 00
Norrie, E. J. C.	"	2	200 00	100 00
Nicholson, James	"	2	100 00	100 00
Oliver, Joseph	"	1	200 00	16 67
Pringle, C. H.	"	2	200 00	50 00
Paynter, C. H.	"	2	200 00	100 00
Palmer, John W.	"	2	200 00	100 00
Pepler, Dr. W. H.	"	2	200 00	33 34
Prudhomme, C. F.	"	2	200 00	100 00
Punchard, T. R.	"	2	200 00	33 34
Pafford, A. H.	"	1	100 00	50 00
Phillips, A. J.	"	2	200 00	100 00
Pringle, Alexander	Montreal, Que.	1	100 00	50 00
Renfrew, Allan E.	Toronto, Ont.	10	1,000 00	500 00
Renfrew, Allan E.	"	15	1,500 00	150 00
Rous, Mrs. C. C.	"	1	100 00	13 34
Richardson, J. W.	North Bay, Ont.	1	100 00	50 00
Reid, Alex. J.	Toronto, Ont.	2	200 00	100 00
Strathy, G. B.	"	1	100 00	50 00
Seager, John R.	"	2	200 00	33 34
Shales, John H.	"	1	100 00	50 00
Stewart, William B.	"	1	100 00	50 00
Simmers, Herman	"	1	100 00	50 00
Strathy, A. Gowan	"	25	2,500 00	650 00
Strathy, A. G., Ltd.	"	4	400 00	200 00
Strathy, Miss E. L. M.	"	5	500 00	250 00
Strathy, Henry S.	"	50	5,000 00	500 00
Smith, Harold T.	"	50	5,000 00	250 00
Stoddart, Charles J.	"	1	100 00	50 00
Stevenson, N. J.	"	4	400 00	200 00
Somers, James	"	2	200 00	100 00
Staunton, Thomas A.	"	1	100 00	50 00
Soren Bros.	"	1	100 00	50 00
Simpson, John F.	"	1	100 00	50 00
Tafts, John W.	"	2	200 00	100 00
Thompson, George W.	"	2	200 00	100 00
Wilson, Dr. R. J.	"	1	100 00	50 00
Waddington, Herbert	"	1	100 00	50 00
Willard, J. C.	"	1	100 00	50 00
Westwood, Benjamin	"	1	100 00	50 00
Wickett, S. R.	"	1	100 00	50 00
Wood, William H.	"	1	100 00	50 00
Walker, James R.	Montreal, Que.	1	100 00	50 00
Worden, William H.	Toronto, Ont.	1	100 00	50 00
Wiltse, Herbert G.	"	1	100 00	50 00

THE CASUALTY COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Wood, David O	Toronto, Ont	1	100 00	50 00
Wood, W. Lloyd	"	1	100 00	50 00
Wilson, John	"	1	100 00	50 00
Wilson, Norman D	"	1	100 00	50 00
Worts, J. Gooderham	"	1	100 00	50 00
Wheeler, Alexander E	"	1	100 00	50 00
Wickware, Robert C	"	1	100 00	50 00
Woollatt, R. M	"	1	100 00	50 00
Yorston, James A	"	1	100 00	50 00
Young, Melville	"	1	100 00	50 00
Allen, Benjamin	"	2	200 00	.....
Allen, Frank B	"	1	100 00	.....
Ansley, A. M. N	"	1	100 00	.....
Abrey, George S	"	1	100 00	.....
Alison, Thomas H. C	"	1	100 00	.....
Burnett, Harris W	"	1	100 00	.....
Brown, John W	"	1	100 00	.....
Bryce, Alexander	"	5	500 00	.....
Darrall, Charles H	"	1	100 00	.....
Hallworth, J. B	"	1	100 00	.....
Leitch, George C	"	1	100 00	.....
McCausland, W. M	"	1	100 00	.....
Nerlich, Emil	"	1	100 00	.....
Plow, Mrs. C. S	Montreal, Que	10	1,000 00	.....
Plow, George S	"	15	1,500 00	.....
Perrin, James H	Toronto, Ont	1	100 00	.....
Radford, William	"	1	100 00	.....
Stapells, R. A	"	1	100 00	.....
Symons, W. L	"	1	100 00	.....
White, Dr. J. W	"	1	100 00	.....
Totals	.....	695	69,500 00	21,513 42

CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly The Title and Trust Company.)

LIST OF DIRECTORS—(As at January 22, 1918.)

Hon. W. A. Charlton, Pres.; Col. Noel Marshall, Vice-President; W. R. Hobbs, D. B. Hanna, Jas. B. Tudhope, J. F. M. Stewart, Jacob Kohler, R. Wade, Allan McPherson, John J. Gibson, Managing Director, S. Casey Wood, John M. Ferguson, Sir Wm. Gage, W. K. George.

LIST OF SHAREHOLDERS—(As at December 31, 1919.)

Name.	Address.	Amount subscribed.	Amount paid up.
		$ cts.	$ cts.
Johnston, E. F. B.	Toronto, Ont.	16,000 00	13,850 00
Charlton, Hon. W. A.	"	21,000 00	16,800 00
Gage, Sir W. J.	"	16,000 00	12,800 00
Jenkins, Thomas	"	16,000 00	16,000 00
Hardy, James	"	16,000 00	12,800 00
Tudhope, James B.	Orillia, Ont.	16,000 00	10,400 00
Hobbs, W. R.	Toronto, Ont.	15,000 00	12,000 00
Clark, W. J.	"	6,000 00	4,200 00
Marshall, Noel	"	27,500 00	22,000 00
George, W. K.	"	6,000 00	6,000 00
Smith, Alex.	Ottawa, Ont.	2,000 00	1,300 00
Hees, George H., estate	Toronto, Ont.	20,000 00	20,000 00
Kohler, Jacob	Cayuga, Ont.	6,000 00	4,800 00
Anderson, Frances D.	Ottawa, Ont.	3,000 00	3,000 00
Thomson, Mrs. Mary	Orillia, Ont.	2,000 00	1,600 00
Wade, R.	"	13,100 00	10,500 00
Bartlett, Mrs. Clara C.	"	5,000 00	5,000 00
McPherson, Allan	Longford Mills, Ont.	16,000 00	11,200 00
Tudhope, W. H.	Orillia, Ont.	5,000 00	4,000 00
Burgess, R. K., estate	Toronto, Ont.	5,000 00	4,000 00
Ramsey, Wm.	Bowland, Scotland	5,000 00	5,000 00
Gibson, John J.	Toronto, Ont.	4,400 00	3,520 00
Aikins, H. W.	"	1,000 00	800 00
Somers, G. T.	"	2,000 00	1,100 00
Webster, T. Shaw	"	1,000 00	1,000 00
Russell, Thos. A.	"	500 00	500 00
Auden, H. W.	"	500 00	400 00
Jelly, R. R.	Brandon, Man.	2,500 00	2,146 99
Grant, Gideon	Toronto, Ont.	2,500 00	1,375 00
Dods, Andrew	"	2,500 00	2,500 00
Hanna, D. B.	"	6,000 00	4,800 00
Kohler, Mrs. Sarah J.	Cayuga, Ont.	2,000 00	1,500 00
McMahon, H. P.	St. Thomas, Ont.	500 00	400 00
Marshall, N. C.	Toronto, Ont.	1,000 00	1,000 00
MacKenzie, Alexander	"	1,000 00	1,000 00
Kerry, Kay	Montreal, Que.	2,400 00	2,400 00
Paterson, Mary Ethel	"	1,200 00	1,200 00
McIntosh, R. W., and Kay Kerry	Boston, Mass.	600 00	600 00
Paterson, N. L.	Toronto, Ont.	300 00	300 00
Ireland, Jean P.	"	200 00	190 00
Stewart, J. F. M.	"	5,000 00	5,000 00
Stewart, Agnes M.	"	300 00	300 00
Ferguson, John M.	"	5,000 00	1,905 00
Wood, S. Casey	"	5,000 00	1,000 00
Gillies, D. B.	"	200 00	200 00
McLaren, E. W.	"	100 00	100 00
Totals		285,500 00	232,486 99

THE DOMINION FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 19, 1919.)

R. F Massie, Pres.; P. Pocock, Vice-Pres.; N. W. Renwick, Sec.; R. S. Cassels, K.C., E. Ostiguy, T. Walker, R. J. Hutchings, R. Kelly, G. J. Cuthbertson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount paid in cash.
			$ cts.
Andrews, Arthur T.	Winnipeg, Man.	5	400 00
Austen, J. Howe	Halifax, N.S.	5	500 00
Arthur, R. A., M.D.	Sudbury, Ont.	5	500 00
Baskerville, Chas. A.	Winnipeg, Man.	5	400 00
Bawlf, Est. Nicholas	"	50	4,000 00
Bellamy, Thomas	Edmonton, Alta.	10	800 00
Brock, Henry	Toronto, Ont.	50	4,000 00
Bradley, Levi	High River, Alta.	5	400 00
Brais & Dupras	Longueuil, Que.	5	400 00
Brimacombe, Matthew A.	Vermilion, Alta.	3	240 00
Brewster, Wm. A.	Banff, Alta.	5	350 00
Black, D. E.	Calgary, Alta.	3	240 00
Bouey, John N. and Chas.	Winnipeg, Man.	5	400 00
Bell, Nat.	Edmonton, Alta.	5	400 00
Bathalon, J. B. S.	St. Liboire, Que.	10	800 00
Bickerton, Jas. G.	Woodstock, Ont.	5	500 00
Beatty, Est. James H.	Toronto, Ont.	25	2,500 00
Butler, R. E.	Woodstock, Ont.	6	600 00
Costigan, C.	Portage la Prairie, Man.	5	400 00
Clark, Chas. W., M.D.	Toronto, Ont.	4	200 00
Curran, Jos. B.	Brandon, Man.	5	400 00
Courtney, T. F.	Halifax, N.S.	10	800 00
Crowell Bros.	"	10	800 00
Craig, Thomas	Ridgetown, Ont.	2	160 00
Colling, Franklin	Winnipeg, Man.	50	4,000 00
Coventry Bros.	Elbow, Sask.	10	800 00
Carleton, James G.	St. John, N.B.	1	80 00
Cassels, R. S., K.C.	Toronto, Ont.	50	4,000 00
Curtis, John H.	Nanton, Alta.	3	240 00
Cressman, Millo	Stavely, Alta.	2	160 00
Crosby, Louis S.	Banff, Alta.	3	240 00
Campbell, R. J.	Boissevain, Man.	5	400 00
Campeau, J. Alph & Co.	Thetford Mines, Que.	2	160 00
Crews, J. G.	North Bay, Ont.	5	500 00
Clewlo, Robt. W.	Toronto, Ont.	5	500 00
Caswell, Est. Thomas	"	5	500 00
Cameron, Mrs. C. R.	Radisson, Sask.	5	500 00
Cowan, Thomas H.	Portage la Prairie, Man.	10	800 00
Comer, Mrs. Ida M.	Calgary, Alta.	10	800 00
Cote, Est. Jos.	Ottawa, Ont.	3	240 00
Deacon, Est. Wm. H.	Winnipeg, Man.	5	400 00
Doyle, Ernest M.	Calgary, Alta.	5	400 00
Dorrell, Henry	Victoria, B.C.	10	800 00
Donaldson, Est. Joseph	Brandon, Man.	5	400 00
Desjardines, J. M.	Laurentides, Que.	2	160 00
Drulard, Chas. H.	Windsor, Ont.	5	500 00
Douglas, H. W. B.	Edmonton, Alta.	20	1,125 00
Edgecombe, Mrs. Helen G.	St. John, N.B.	10	800 00
Edwards, Robt. H.	Halifax, N.S.	5	400 00
Fairbairn, James	Portage la Prairie, Man.	5	400 00
Fleming, John H.	Maple Creek, Sask.	5	400 00
Fear, Wm. H. and Geo. M.	Banff, Alta.	5	400 00
Foisy, J. H.	Montreal, Que.	2	160 00
Fraser, John D.	Tuxford, Sask.	10	800 00

THE DOMINION FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount. paid in cash.
			$ cts.
Fleury, H. W. (in trust)	Aurora, Ont.	10	1,000 00
Fleury, Leila M.	"	5	500 00
Field, Edward	Toronto, Ont.	5	500 00
Fleming, H. O.	Windsor, Ont.	5	500 00
Farrell, Hon. Just. A. G.	Moosomin, Sask.	10	800 00
Goodridge, Est. Henry	Edmonton, Alta.	10	800 00
Green, Patrick	Winnipeg, Man.	3	240 00
Griffiths, Thos.	"	3	240 00
Gunn, J. A., M.D.	"	10	500 00
Gardner, Arthur C.	"	5	400 00
Gordon, Charles	Vegreville, Alta.	3	240 00
Gainer, J. & Co.	Edmonton, Alta.	3	240 00
Gareau, J. O.	Montreal, Que.	2	160 00
Garland, Nicholas	Toronto, Ont.	5	500 00
Gordon, Est. Geo.	Woodstock, Ont.	5	500 00
Greenizen, Isaac	Petrolia, Ont.	2	200 00
Gohier, Edward	Montreal, Que.	57	5,700 00
Huston, James	Manitou, Man.	5	400 00
Harlow, Robt. J.	Victoria, B.C.	5	400 00
Hoover & Co.	Winnipeg, Man.	10	800 00
Hanlon, Michael	"	10	800 00
Hutchings, Robt. J.	Calgary, Alta.	50	4,000 00
Hatfield, Thomas A.	Vancouver, B.C.	50	4,000 00
Heinmillier, Edwin J.	Prince Albert, Sask.	5	400 00
Henderson, Geo. G.	Fernie, B.C.	5	400 00
Hitchcock, Arthur	Moosejaw, Sask.	10	800 00
Hunter, Helen	Hartney, Man.	5	400 00
Hasselfield, Chas. F.	Deloraine, Man.	5	400 00
Hall & Fairweather	St. John, N.B	10	800 00
Higinbotham, John D.	Lethbridge, Alta.	5	400 00
Haddin, John	Winnipeg, Man.	2	160 00
Holmes, James	Woodstock, Ont	15	1,500 00
Hastings, Est. A. O., M.D.	Toronto, Ont.	5	500 00
Harper, Est. W. H.	Chatham, Ont.	5	500 00
Haliday, Mrs. May	Halifax, N.S.	10	1,000 00
Johnston, Wm.	Victoria, B.C.	10	800 00
Johnston, J. M., M.D. (in trust)	Toronto, Ont.	5	500 00
Jackson, Geo. N.	Winnipeg, Man.	20	1,600 00
Kelly, Robt.	Vancouver, B.C.	50	4,000 00
Knott, Frederick J.	Winnipeg, Man.	5	400 00
Kent & Brown Co., Ltd.	Moosejaw, Sask.	5	400 00
Kennedy, Est. James	St. John, N.B.	13	1,300 00
Kieffer Bros.	Montreal, Que.	2	160 00
Karn, C. J. W., M.D.	London, Ont.	10	1,000 00
Likely, J. A.	St. John, N.B.	13	1,300 00
Lush, Frank	Wainwright, Alta.	5	400 00
Long, C. A.	Medicine Hat, Alta.	5	400 00
Lawlor, Thos. J.	Killarney, Man.	10	475 00
Ludlow, James H.	Winnipeg, Man.	3	240 00
Lussier & Guimont	St. Hyacinthe, Que.	10	800 00
Lovett, H. A., K.C.	Montreal, Que.	5	500 00
Leaver, Geo.	Toronto, Ont.	5	500 00
Lewis, Est. Wm.	Mount Forest, Ont.	5	500 00
Lang, Lisgar L.	Winnipeg, Man.	10	800 00
Massie, Robt. F.	Toronto, Ont.	200	16,000 00
Magrath, Hart & Co.	Edmonton, Alta.	50	2,650 00
Muir, Wm.	Brandon, Man.	30	2,400 00
Maynard, James	Victoria, B.C.	25	2,000 00
Mickle, Geo. T.	Ridgetown, Ont.	2	160 00
Morrison & Johnston	Lacombe, Alta.	10	800 00
Mathews, Edward C.	Moosejaw, Sask.	10	800 00
Murphy, Wm. G.	Carberry, Man.	5	400 00
Munro, Robt.	Winnipeg, Man.	50	4,000 00
Morris, Edward A.	Vancouver, B.C.	50	4,000 00
Mackintosh, J. C. & Co.	Halifax, N.S.	30	3,000 00

THE DOMINION FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount paid in cash.
			$ cts.
Mitchell, Lieut.-Col. J. B.	Winnipeg, Man.	5	400 00
Martin, Wm. D.	Moncton, N.B.	5	400 00
Meredith, Henry, Est.	Brandon, Man.	2	160 00
Moon, Thomas	Woodstock, Ont.	10	1,000 00
Murphy, James	Mount Forest, Ont.	10	1,000 00
Miller, B. B.	Wiarton, Ont.	5	500 00
Mann, Georgina	Windsor, Ont.	5	500 00
Meiklejohn, J.	Harriston, Ont.	2	200 00
McTavish, A. R.	Calgary, Alta.	5	400 00
McRae, Alex. C.	Winnipeg, Man.	5	400 00
McMillan, Allen F.	Vancouver, B.C.	1	80 00
McDermott, Patrick J.	Minnedosa, Man.	10	800 00
McNaughton, James	Carmangay, Alta.	5	400 00
McKenzie & Mann	Swift Current, Sask.	5	400 00
McBride, Edward	Calgary, Alta.	10	800 00
McKillop, Dougald	Portage la Prairie, Man.	5	400 00
McRobbie, John H.	St. John, N.B.	13	1,300 00
McElvanny, Wm. J.	Winnipeg, Man.	5	400 00
McDougall, A.	Pictou, N.S.	5	500 00
Neilson, Est. Hugh	Calgary, Alta.	10	800 00
Nankin, Samuel	Toronto, Ont.	15	850 00
Naden, Thos. H.	Macclesfield, England	5	400 00
Normand, N.	Laurierville, Que.	1	80 00
Osborne, W. J.	Winnipeg, Man.	10	800 00
Outhit, C. W.	Halifax, N.S.	10	800 00
On, Mar.	Blairmore, Alta.	3	300 00
Ostiguy, Emile	Montreal, Que.	85	6,800 00
Paxman, Wm. G. L.	Quebec, Que.	5	400 00
Pocock, Philip	London, Ont.	55	4,400 00
Parker, Wm. A.	Manitou, Man.	5	400 00
Payne, Howard R. A.	Winnipeg, Man.	5	400 00
Pringle, Mrs. M. W.	Belleville, Ont.	3	300 00
Pollock, Wm.	Victoria, B.C.	20	1,600 00
Queen, J. M.	St. John, N.B.	5	250 00
Quick, Gordon W.	Maple Creek, Sask.	10	800 00
Renwick, Neil W.	Toronto, Ont.	50	4,000 00
Ross, Daniel N.	Winnipeg, Man.	5	400 00
Robertson & Hackett	Vancouver, B.C.	10	800 00
Reid, Charles	Swift Current, Sask.	10	800 00
Reid, Thomas	Regina, Sask.	5	400 00
Rose, Frederick E.	St. Stephen, N.B.	50	4,000 00
Riddell, John R.	Moosejaw, Sask.	5	400 00
Rutherford, Est. John R., M.D.	Toronto, Ont.	10	1,000 00
Rennie, Wm. H.	Winnipeg, Man.	5	500 00
Shea, Patrick	"	5	400 00
Senecal, Rev. L. A.	St. Hyacinthe, Que.	5	400 00
Schnarr, Wm. J.	Killarney, Man.	5	400 00
Stephens, G. F. & Co., Ltd.	Winnipeg, Man.	5	400 00
Sherlock, Philip J.	Killarney, Man.	2	160 00
Sutherland, Donald MacL.	Boissevain, Man.	6	480 00
Shannon, Est. Wellington B.	Tara, Ont.	5	400 00
Smith, Geo. K.	Moosejaw, Sask.	5	400 00
Smith, Wm. H.	Carman, Man.	5	400 00
Siebenbaum, H.	Victoria, B.C.	13	1,040 00
Smith, Edw. J. C.	"	5	400 00
Spencer, John H.	Medicine Hat, Alta.	1	80 00
Stuart, T. R. & Co.	Calgary, Alta.	5	400 00
Solis, E. H.	Outremont, Que.	5	400 00
Sutherland, Wm. H.	Ingersoll, Ont.	5	500 00
Storey, D.	Ottawa, Ont.	5	500 00
Scott, Mrs. Bessie (Est.)	Halifax, N.S.	15	1,500 00
Struthers, Est. R. B.	Montreal, Que.	5	500 00
Scott, Angus M.	Edmonton, Alta.	5	500 00
Skitch, Alfred	Welland, Ont.	2	200 00

THE DOMINION FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount paid in cash.
			$ cts.
Thomas, Robt. C.	Calgary, Alta.	20	1,600 00
Thorne, Levert H.	St. John, N.B.	1	80 00
Turner, Hyles E.	Winnipeg, Man.	5	400 00
Taylor, Frank L.	"	5	400 00
Troughton, E.	Lumsden, Sask.	2	160 00
Trudel, Benoit.	Montreal, Que.	3	240 00
Tennant, W. B.	St. John, N.B.	5	500 00
Urquhart, Andrew.	Garden City, Eburn, B.C.	20	1,600 00
Underwood, Thomas.	Calgary, Alta.	25	1,300 00
White, Hugh.	Toronto, Ont.	5	400 00
Wilson, Alexander.	Victoria, B.C.	5	400 00
Williamson Bros.	Edmonton, Alta.	10	800 00
Welch, Alex. R.	Boissevain, Man.	10	800 00
White & Manahan.	Winnipeg, Man.	5	400 00
Wellington, John H.	Moosejaw, Sask.	10	800 00
Walton, Geoffrey H.	Victoria, B.C.	25	2,000 00
Williams, David.	Canmore, Alta.	10	800 00
Williams, R. A., M.D.	Ingersoll, Ont.	5	500 00
White, Est. John.	Halifax, N.S.	10	1,000 00
Watterworth, Mrs. M.	Ingersoll, Ont.	5	500 00
Whitelaw, R.	Woodstock, Ont.	2	200 00
Wilkinson, W. T.	Amherstburg, Ont.	2	200 00
Walker, Thaddeus.	Walkerville, Ont.	84	8,400 00
Wallis, Henry A.	Killarney, Man.	10	800 00
Totals.		2,417	199,680 00

SESSIONAL PAPER No. 8

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Dec. 31, 1918.)

Fred. W. Evans, Pres.; Wm. Hanson, Vice-Pres.; J. M. Fortier, Wm. Hanson, Sir H. B. Ames, M.P.; F. W. Fairman.

LIST OF SHAREHOLDERS—(As at Feb. 28, 1919)

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			$ cts.
Ames, Sir. H. B.	Montreal, Que.	25	2,500 00
Evans, Fred W.	"	25	2,500 00
Fortier, J. M.	"	25	2,500 00
Hanson, Wm.	"	25	2,500 00
Fairman, F. W.	"	25	2,500 00
Gresham Fire & Accident Insurance Society, Ltd.	London, Eng.	875	87,500 00
Gresham Life Assurance Society, Limited.	"	1,000	100,000 00
Totals.		2,000	200,000 00

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 26, 1919.)

Colonel A. E. Gooderham, Pres.: C. D. Warren, Vice-President; W. G. Blackstock, Sir. D. D. Mann, Geo. E. Gooderham and Douglas G. Ross.

LIST OF SHAREHOLDERS—(As as Dec. 31, 1918).

Name.	No. of shares.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
McKinnon Estate	100	10,000 00	10,000 00
Warren, C. D.	40	4,000 00	4,000 00
Warren, G. S.	50	5,000 00	5,000 00
Patterson, R. L., Estate.	50	5,000 00	5,000 00
Cream Estate	20	2,000 00	2,000 00
Archer Estate	50	5,000 00	5,000 00
Thorton, J. I.	20	2,000 00	2,000 00
Lowndes Estate	30	3,000 00	3,000 00
Flett Estate	50	5,000 00	5,000 00
Ross Estate	160	16,000 00	16,000 00
Blackstock, H. V.	30	3,000 00	3,000 00
Mann, Sir Donald	100	10,000 00	10,000 00
Gooderham, Col. A. E.	206	20,600 00	20,600 00
Gooderham Estate	6	600 00	600 00
Blackstock, W. G.	20	2,000 00	2,000 00
Roberts, A. C.	70	7,000 00	7,000 00
Ross, D. G.	20	2,000 00	2,000 00
Gooderham, W. G.	166	16,600 00	16,600 00
Gooderham, G. H.	206	20,600 00	20,600 00
Gooderham, G. E.	40	4,000 00	4,000 00
Gooderham, M. R.	206	20,600 00	20,600 00
Estate of Geo. Gooderham a/c of H. V. Blackstock	206	20,600 00	20,600 00
Estate of Geo. Gooderham a/c of A. M. Ross	186	18,600 00	18,600 00
Estate of Geo. Gooderham a/c of L. M. Beatty	206	20,600 00	20,600 00
Estate of Geo. Gooderham a/c of V. D. Bird	206	20,600 00	20,600 00
Withers, C. A.	56	5,600 00	1,620 00
Totals.	2,500	250,000 00	246,020 00

THE FIRE INSURANCE COMPANY OF CANADA.

List of Directors—(As at Feb. 27, 1919.)

Hon. Senator R. Dandurand, K.C., P.C., Pres.; J. E. Clement, Vice-Pres. and Manager; James Auld, Hon. Senator C. P. Beaubieu, J. M. Fortier, C. M. Hart, K.C., N. Lavoie, Hon. R. Lemieux K.C., P.C., Donalt Raymond, Captain William Robinson, W. G. Ross, S.S.D.

List of Shareholders—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Archambault, Melle A.	Montréal, Qué.	5	500 00	50 00
Auld, J.	Winnipeg, Man.	25	2,500 00	1,000 00
Barry, Wm.	Montréal, Qué.	10	1,000 00	400 00
Beaubien, Hon. C. P.	"	25	2,500 00	1,000 00
Begg, H.	Toronto, Ont.	25	2,500 00	1,000 00
Bégin, J. W.	St. Morse	2	200 00	80 00
Bienvenu, Tancrède	Montréal, Qué.	20	2,000 00	800 00
Blondeau, J. A.	"	5	500 00	200 00
Boulanger, J. E.	Montmagny, Qué.	1	100 00	.....
Boulet, J. S.	Joliette, Qué.	15	1,500 00	600 00
Bourbonnais, H.	Montréal, Qué.	5	500 00	200 00
Bourdon, C. A.	"	5	500 00	200 00
Boutin, P. A.	Québec, Qué.	25	2,500 00	1,000 00
Brown, L.	St-Lue, Qué.	1	100 00	10 00
Chalifoux, Mme G. P.	St-Hyacinthe, Qué.	10	1,000 00	400 00
Choquet, J. A.	Montréal, Qué.	2	200 00	80 00
Clément, J. E.	"	170	17,000 00	6,800 00
Clément, J. F.	Waterloo, Qué.	5	500 00	200 00
Cloutier, P. Z.	Fiset, P.O., Qué.	2	200 00	80 00
Copping, W.	Joliette, Qué.	10	1,000 00	400 00
Cracknell, S. A.	Winnipeg, Man.	3	300 00	120 00
Dandurand, Hon. R.	Montréal, Qué.	25	2,500 00	1,000 00
D'Argencourt, L. O.	"	30	3,000 00	1,200 00
Demers, N. A.	St-Nicolas Station, Qué.	1	100 00	10 00
Desjardins, C. A. R.	St-André Kamouraska, Que.	5	500 00	200 00
Dufour, J.	St-Moise, Qué.	1	100 00	10 00
Edgar, W. J.	Welland, Ont.	5	500 00	200 00
Ewing, W. J.	Richmond, Qué.	5	500 00	200 00
Fillion, J. B.	Rimouski, Que.	1	100 00	40 00
Fortier, J. A.	Montmagny, Qué.	1	100 00	.....
Fortier, J. M.	Montréal, Qué.	50	5,000 00	2,000 00
Fournier, Philomène A.	Buckingham, Qué.	1	100 00	40 00
Gauthier, E.	Montréal, Qué.	1	100 00	40 00
Haines, E.	Reston, Man.	5	500 00	200 00
Hale, C. B.	Clinton, Ont.	1	100 00	40 00
Hand, P. H.	Winnipeg, Man.	5	500 00	50 00
Harshaw, A. T.	Napanee, Ont.	5	500 00	200 00
Hart, Chas. M.	Montreal, Qué.	25	2,500 00	1,000 00
Heath, C. E.	London, Eng.	2,000	200,000 00	80,000 00
Ketcheson, H. F.	Belleville, Ont.	5	500 00	50 00
Labrecque, P. A.	D'Israéli, Qué.	1	100 00	40 00
Lafleur, Jeanne E.	Outremont, Qué.	10	1,000 00	400 00
Langlois, H. H.	Sherbrooke, Qué.	3	300 00	120 00
Lapalme, P.	Beloeil, Qué.	1	100 00	40 00
Laverty, F. J.	Montréal, Qué.	25	2,500 00	1,000 00
Lavoie, N.	Québec, Que.	25	2,500 00	1,000 00
Lefebvre, P.	Montréal, Qué.	50	5,000 00	1,250 00
Lemieux, Hon. R.	"	25	2,500 00	1,000 00
Lessard, G. E.	"	10	1,000 00	400 00
MacInnes, Wm.	"	1	100 00	40 00
Marleau, C. A.	Valleyfield, Qué.	10	1,000 00	400 00
Maurault, Mme E. R.	L'Assomption, Qué.	10	1,000 00	400 00

THE FIRE INSURANCE COMPANY OF CANADA—*Concludea.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
McFadyen & Co., Ltd., C. H.	Winnipeg, Man.	10	1,000 00	100 00
Nesbitt, E. W.	Woodstock, Ont.	2	200 00	80 00
Oliver, C. J.	Mansonville, Que.	2	200 00	80 00
Oliver, L. H.	Sherbrooke, Qué.	20	2,000 00	800 00
Pepin, D. E.	Magog, Qué.	1	100 00	40 00
Philps, A.	Huntingdon, Que.	5	500 00	200 00
Proctor, A. E.	Winnipeg, Man.	1	100 00	10 00
Raymond, D.	Montréal, Qué.	100	10,000 00	4,000 00
Robinson, W.	Winnipeg, Man.	25	2,500 00	1,000 00
Ross, W. G.	Montreal, Que.	25	2,500 00	1,000 00
Simard, Mme R. S.	"	10	1,000 00	100 00
Smith, F. W.	Winnipeg, Man.	5	500 00	50 00
St-Germain, T. A.	St-Hyacinthe, Qué.	50	5,000 00	2,000 00
Thorvaldson, S.	Riverton, Man.	10	1,000 00	100 00
Trudeau, J. B.	Montréal, Qué.	2	200 00	80 00
Urbain, P.	"	15	1,500 00	600 00
Vaillancourt, E.	Thetford Mines, Qué.	1	100 00	40 00
Walls, L. T.	Winnipeg, Man.	5	500 00	50 00
Wells, Wm. R.	Czar, Alta.	1	100 00	40 00
Totals.		3,004	300,400 00	117,560 00

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 27, 1919).

Edward Hay, Pres.; Colonel J. F. Michie, Vice-Pres.; F. Norie-Meiller, J. A. Macintosh, Frederick Richardson, Thomas H. Hall, Colonel Sidney Wishart.

LIST OF SHAREHOLDERS—(As at December 31, 1918).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
1 F. Norie Miller J.P.	Perth, Scotland.	20	2,000 00	500 00
2 J. A. MacIntosh.	Toronto, Ont.	20	2,000 00	500 00
3 Frederick Richardson.	Philadelphia, U.S.A.	20	2,000 00	500 00
4 Thomas H. Hall.	Toronto, Ont.	20	2,000 00	500 00
5 Col. Sidney Wishart.	London, Eng.	20	2,000 00	500 00
6 Edward Hay.	Toronto, Ont.	20	2,000 00	500 00
7 Colonel J. F. Michie.	"	20	2,000 00	500 00
8 Gaflac Securities Co.	Wilmington Del., U.S.A.	3,860	386,000 00	96,500 00
Totals.		4,000	400,000 00	100,000 00

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

List of Directors—(As at Jan. 27, 1919.)

Robert Ness, Pres.; L. A. Lavallée, K.C., 1st Vice-Pres.; A. P. Frigon, 2nd Vice-Pres.; Baron J. d'Halewyn, Secretary; L. P. Bérard, K.C., J. N. A. Perrault, N. Rochon, J. d'Halewyn.

List of Shareholders—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Provost, Jos.	Sault au Recollet, Que.	1	100 00	60 00
Monette, Dr. W.	Montreal, Que.	44	4,400 00	2,640 00
Senécal, T. P.	Sault au Recollet, Que.	6	600 00	360 00
Rochon, Nap.	Montreal, Que.	88	8,800 00	5,280 00
Vallieres, Limitée	"	1	100 00	60 00
Généreux, Dr. D.	"	50	5,000 00	3,000 00
Agla, A.	Harrow, Ont.	1	100 00	60 00
Duchêne, Dr. J. D.	Quebec, Que.	5	500 00	300 00
d'Halewyn, Baron J.	Montreal, Que.	51	5,100 00	3,060 00
Lachapelle, Dr. E. P.	Sault au Recollet, Que.	1	100 00	60 00
Masson, Dr. R. A.	Montreal, Que.	23	2,300 00	1,380 00
Colin, Dr. A.	Grand'Mère, Que.	1	100 00	60 00
Paradis, J. G.	Lac aux Sanmons, Que.	2	200 00	120 00
Desaulniers, E., N.P.	Montreal, Que.	5	500 00	300 00
Michaud, F.	"	2	200 00	120 00
Aitken, W. R.	"	5	500 00	300 00
Archambault, Dr. U.	Hull, Que.	20	2,000 00	1,200 00
Chauret, A. N. P.	Ste Geneviève, Que.	5	500 00	300 00
Delorme, E.	Sault au Recollet, Que.	8	800 00	480 00
Gagnon, J. L. S.	Ahuntsic, Que.	7	700 00	420 00
Laporte, H., Sir.	Montreal, Que.	4	400 00	240 00
Champagne, A.	"	100	10,000 00	6,000 00
Larivière, Hon. A. A. C.	"	1	100 00	60 00
Marchand, C. A.	"	10	1,000 00	600 00
Kannon, Dr. M.	"	10	1,000 00	600 00
Chatelain, S.	St. André Avelin, Que.	1	100 00	60 00
Alarie, Dr. G.	Joliette, Que.	2	200 00	120 00
Sawyer, E.	Montreal, Que.	10	1,000 00	600 00
Cleveland, Dr. H. R.	Danville, Que.	1	100 00	60 00
Daigneault, Dr. F. H.	Acton Vale, Que.	1	100 00	60 00
Barette, J. A., N.P.	St. Barthelemi, Que.	1	100 00	60 00
Sylvestre, Dr. L. P.	"	1	100 00	60 00
Laurin, Dr. A. M.	Buckingham, Que.	10	1,000 00	600 00
Chevrier, Dr. R.	Ottawa, Ont.	5	500 00	300 00
Tracy, Dr. A. W.	Sherbrooke, Que.	2	200 00	120 00
Janelle, Dr. J. A.	"	2	200 00	120 00
Duhamel, E.	Granby, Que.	1	100 00	55 00
Martin, S.	"	1	100 00	60 00
Lavallée, L. A., C.R.	Montreal, Que.	56	5,600 00	3,360 00
Bérard, L. P., C.R.	"	114	11,400 00	6,840 00
Mackay, Mme. A. Perrier	Papineauville, Que.	10	1,000 00	600 00
Gauthier, J. A.	Hull, Que.	5	500 00	300 00
Watson, Dr. John	Howick, Que.	5	500 00	300 00
Dupuis, H.	Hull, Que.	10	1,000 00	600 00
Frigon, A. P.	Montreal, Que.	121	12,100 00	7,260 00
Leduc, R. A.	"	58	5,800 00	3,480 00
Pilon, H. Dr.	Vaudreuil, Que.	2	200 00	120 00
Houle, Rev. J. B.	Marieville, Que.	5	500 00	300 00
Jodoin, M.	Montreal, Que.	20	2,000 00	1,200 00
Fauteux, Frs.	"	10	1,000 00	600 00
Lanctot, R., M.P.	St. Constant, Que.	20	2,000 00	1,200 00
Gonthier, Geo.	Montreal, Que.	1	100 00	60 00
Archambault, J.	Roxton Pond, Que.	1	100 00	60 00
Ness, R.	Howick, Que.	50	5,000 00	3,000 00

SESSIONAL PAPER No. 8

THE GENERAL ANIMALS INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Monty, A.	Roxton Pond, Que.	3	300 00	180 00
St. Pierre, I.	"	2	200 00	120 00
Phaneuf, A.	St. Antoine, Que.	1	100 00	60 00
Melancon, H.	Ottawa, Ont.	5	500 00	300 00
Perrault, J. N. A.	Montreal, Que.	50	5,000 00	3,000 00
Totals		1,038	103,800 00	62,275 00

THE GLOBE INDEMNITY COMPANY OF CANADA.

(Formerly The Canadian Railway Accident Insurance Company.)

LIST OF DIRECTORS—(As at Feb. 24, 1919).

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; Sir Frederick Williams-Taylor, Sir Alexander Lacoste, A. G. Dent, W. Molson Macpherson, J. D. Simpson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918.)

Name.	Address.	Amount sub-scribed.	Amount paid cash.
		$ cts.	$ cts.
Liverpool & London & Globe Insurance Co., Ltd.	Liverpool, Eng.	496,000 00	198,400 00
Sir Frederick Williams-Taylor	Montreal, Que.	500 00	200 00
Sir Alexander Lacoste	"	500 00	200 00
A. G. Dent	Liverpool, Eng.	500 00	200 00
J. Gardner Thompson	Montreal, Que.	500 00	200 00
Lewis Laing	"	500 00	200 00
J. D. Simpson	"	500 00	200 00
W. Molson Macpherson	"	500 00	200 00
M. Chevalier	"	500 00	200 00
Totals		500,000 00	200,000 00

THE GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF DIRECTORS—(As at Feb. 14, 1919.)

Henry E. E. Rawlings, Pres. and Managing Director; William McMaster, Vice-Pres.; Sir H. V. Meredith, Bart., Jas. B. Forgan, Hon. E. C. Smith, Philip Stockton, Thomas De Witt Cuyler, E. F. Hebden, Jno. Macdonald, Sir Augustus Nanton, Frank Scott.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Bellingham, Mrs. Grace St. Clair	Montreal, Que.	15	750	750
Bailey, Mrs. Ernestine V.	Fredericton, N.B.	4	200	200
Barrow Septimus	Quebec, Que.	5	250	250
Carter, Mrs. Edith L.	Montreal, Que.	20	1,000	1,000
Cummings, Mrs. E. M.	Vancouver, B.C.	509	25,450	8,930
Dixon, B. Homer, estate of	Toronto, Ont.	100	5,000	5,000
Furnival, Mrs. Amy	Napanee, Ont.	20	1,000	1,000
Gale, Alfred J. V.	Hull, Que.	5	250	250
Gale, G. Gordon	"	4	200	200
Gale, Dr. Ernest G.	Quebec, Que.	4	200	200
Gale, Dr. Whithall P.	"	4	200	200
Gilroy, Mrs. B.	Winnipeg, Man.	75	3,750	750
Girdwood, Miss Fannie S. M. M.	Montreal, Que.	34	1,700	340
Gibb, Jas. D., estate of	"	30	1,500	1,500
Glassco, Mrs. B. M.	"	510	25,500	8,980
Gunn, Geo. C.	London, Ont.	10	500	100
Gunn, Mrs. Theresa M.	"	10	500	100
Gundry, Mrs. M. A., estate of	Toronto, Ont.	75	3,750	750
Hamilton, John	Quebec, Que.	50	2,500	2,500
Hebden, E. F.	Montreal, Que.	20	1,000	600
Lindsay, Miss Amy C.	"	20	1,000	1,000
Lindsay, Cecil V.	"	20	1,000	1,000
Lindsay, Douglas V.	Georgeville, Que.	20	1,000	1,000
Morrice, D., estate of	Montreal, Que.	10	500	100
Morrice, W. J.	"	10	500	100
Morrice, D.	"	10	500	100
Morrice, A. A.	Toronto, Ont.	10	500	100
Morrice, R. B.	Montreal, Que.	10	500	100
Morrice, J. W.	"	10	500	100
McMaster, Wm.	"	70	3,500	2,700
Macdonald, John	Toronto, Ont.	20	1,000	200
Meredith, Sir Vincent Bart.	Montreal, Que.	25	1,250	1,250
McCulloch, Wm., estate of	Toronto, Ont.	6	300	60
McCulloch, Robertson	Montreal, Que.	6	300	60
McCulloch, Henry	"	6	300	60
McCulloch, Robertson and Royal Trust Co. trust 1	"	6	300	60
McCulloch, Robertson and Royal Trust Co. trust 2	"	6	300	60
MacTier, Mrs. Ethel	"	14	700	700
Nanton, Sir Augustus	Winnipeg, Man.	50	2,500	500
Nelles, R. Campbell, and Royal Trust Co., executors	Montreal, Que.	210	10,500	10,500
Piddington, Mrs. Susan	Quebec, Que.	3	150	150
Piddington, Florence	"	3	150	150
Piddington, Ethel E.	"	3	150	150
Piddington, Arthur G.	Montreal, Que.	6	300	300
Piddington, Samuel	Ottawa, Ont.	21	1,050	1,050
Piddington, Alfred	Montreal, Que.	23	1,150	1,150
Piddington, Mrs. Annie, institute	Quebec, Que.	21	1,050	1,050
Poliwka, H. Billingsley	"	5	250	250
Ross, Frank W.	"	120	6,000	1,200
Riddell, Alex. F.	Montreal, Que.	10	500	100

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount sub-scribed.	Amount paid in cash.
			$	$
Ramsay, William	Toronto, Ont.	60	3,000	3,000
Rawlings, Edward, estate of	Montreal, Que.	50	2,500	1,500
Rawlings, H. E. A.	Montreal, Que.	674	33,700	18,380
Rawlings, Mrs. L.	"	4,343	217,150	72,870
Rawlings, Miss A. L.	"	511	25,550	9,030
Rawlings, George W.	"	510	25,500	8,980
Rawlings, W. T.	"	610	30,500	13,940
Rawlings, Mrs. L., Institute, Scott, Richard B., Curator G.	"	1,009	50,450	17,370
Renfrew, Mrs. G. Constance	Quebec, Que.	3	150	150
Scott, Frank	Montreal, Que.	20	1,000	200
Smith, Larratt W., estate of	Toronto, Ont.	100	5,000	5,000
Stayner, Mrs. H. R.	"	53	2,650	2,650
Stayner, T. Sutherland, estate of	"	90	4,500	2,900
Stayner, Winslow S.	Colchester, England	137	6,850	5,250
Torrance, Jas. F., estate of	Montreal, Que.	365	18,250	4,130
Torrance, John	"	366	18,300	4,180
Thomson, Geo. H.	Quebec, Que.	60	3,000	3,000
Walker, James R.	Montreal, Que.	6	300	60
Wells, Mrs. Vivian M.	"	3	150	150
Withall, Wm. J., estate of	"	63	3,150	3,150
Wainwright, Wm., estate of	"	33	1,650	330
Wainwright, Wm. Arnold	"	5	250	50
Wainwright, Eric Foster	"	4	200	40
Wainwright, Arnold	"	4	200	40
White, Mrs. Amelia	"	10	500	500
Atkins, Edw. F.	Boston, Mass.	100	5,000	5,000
Burroughs, Joseph H.	Philadelphia, Pa.	18	900	900
Bullions, Mrs. L. C.	Troy, N.-Y.	5	250	250
Barr, John W., jr.	Louisville, Ky.	10	500	500
Carver, Daniel G.	Binghamton, N.-Y.	270	13,500	3,500
Carver, Geo. S.	"	270	13,500	3,500
Comegys, B. B., estate of	Philadelphia, Pa.	20	1,000	1,000
Cannon, H. W.	New York, N.Y.	230	11,500	7,500
Chafee, Z.	Providence, R.I.	7	350	350
Chase, Mrs. Mamie F.	Nashville, Tenn.	10	500	500
Collins, Mrs. Burd Thaw	Pittsburg, Pa.	5	250	250
Cuyler, Thos. DeWitt	Philadelphia, Pa.	200	10,000	2,000
Childs, Alice Walton	Pittsburg, Pa.	5	250	250
Cook, Clara Walton	"	5	250	250
Dunham, Mrs. Alice	Boston, Mass.	6	300	300
Dorhman, Mrs. E., estate of	Alleghany City, Pa.	20	1,000	1,000
Dickson, Mrs. S. H.	"	6	300	300
Forgan, Jas. B.	Chicago, Ill.	20	1,000	1,000
Fradley, J. Fred'k.	New York, N.Y.	40	2,000	2,000
Girard Trust Co., trustee for Mary E. B. Perot	Philadelphia, Pa.	16	800	800
Girard Trust Co., trustee for Ellen D. Morris	"	16	800	800
Garrison, Mrs. Sallie E.	Pittsburg, Pa.	14	700	700
Gorman, Mrs. Fanny A.	"	10	500	500
Hamilton, W. A.	New York, N.Y.	24	1,200	800
Hartshorne, Charles, estate of	Philadelphia, Pa.	50	2,500	2,500
Hepburn, A. B.	New York, N.Y.	20	1,000	1,000
Illinois Trust & Savings Bank, trustee under the will of the Hon. J. Russell Jones	Chicago, Ill.	20	1,000	1,000
Keech, Mrs. Isabel H.	St. Louis, Mo.	15	750	750
Lloyd, D. McK.	Pittsburg, Pa.	10	500	500
Loutrel, Cyrus F., estate of	South Orange, N.J.	50	2,500	2,500
Merrill, Mrs. Kate	Pasadena, Cal.	10	500	500
Messler, Mrs. M. R.	Pittsburg, Pa.	14	700	700
Messler, Mrs. Agnes C.	"	28	1,400	1,400
McCook, Willis F.	"	5	250	250
McCoy, Mrs. Mary E.	Alleghany City, Pa.	20	1,000	1,000
McClintock, Mrs. Mary G.	Pittsburg, Pa.	13	650	650

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount sub-scribed.	Amount paid in cash.
			$	$
Pennsylvania Co. for insurance on lives and granting annuities,—Trustees under will of Jos. W. Drexel, decesaed, for Eliza-Drexel Lehr	Philadelphia, Pa.	50	2,500	2,500
Pennsylvania Co., etc.—Trustees—				
for Lucy Drexel Dahlgren	" "	50	2,500	2,500
for Josephine Drexel Henry	" "	50	2,500	2,500
for Katherine Drexel Penrose	" "	50	2,500	2,500
Quarier, Cushman	Louisville, Ky.	10	500	500
Ricketson, Mrs. Clementine G.	Pittsburg, Pa.	13	650	650
Scully, Ida Walton	" "	5	250	250
Sherrill, Mrs. Geo. Gibbs	New York, N.Y.	40	2,000	2,000
Smith, Hon. J. Gregory, estate of	St. Albans, Vt.	80	4,000	4,000
Smith, Hon. E. C.	" "	20	1,000	1,000
Schoonmaker, James M.	Pittsburg, Pa.	20	1,000	1,000
Stockton, Philip	Boston, Mass.	20	1,000	1,000
Thaw, Wm.	Pittsburg, Pa.	5	250	250
Thompson, Mary Thaw, testamentary trustee	" "	20	1,000	1,000
Weld, C. Minot	Boston, Mass.	10	500	500
Totals		13,372	668,600	304,600

THE GUARDIAN INSURANCE COMPANY OF CANADA.

(Formerly The " Guardian Accident and Guarantee Company.")

LIST OF SHAREHOLDERS (As at Feb. 26, 1919).

K. W. Blackwell, Pres.; D. F. Angus, Vice.-Pres.; H. M. Lambert, A. G. Sweet, Hon. A. W. Atwater, K.C.; Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn, Geo. W. Reynolds.

LIST OF SHAREHOLDERS (As at Dec. 31, 1918.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Angus, D. Forbes	Montreal, Que.	2,500 00	937 50
Atwater, Honourable A. W.	"	2,500 00	937 50
Blackwell, K. W.	"	2,500 00	937 50
Hubbard, Honourable Evelyn	London, England	2,500 00	937 50
Lambert, H. M.	Montreal, Que.	2,500 00	937 50
Molson, F. W.	"	2,500 00	937 50
Reynolds, Geo. W.	London, England	2,500 00	937 50
Sweet, A. G.	"	2,500 00	937 50
Wanklyn, F. L.	Montreal, Que.	2,500 00	937 50
Guardian Assurance Company Ltd.	London, England	977,500 00	366,562 50
Totals		1,000,000 00	375,000 00

THE HUDSON BAY INSURANCE COMPANY.

List of Directors (As at Feb. 27th, 1919.)

William Mackay, Pres.; Fred. W.Walker, Vice-Pres.; J. H. Labelle, Managing Director; George Chappell; W. H. Barker, George B. Fraser, P. R. Gault, P. J. Quinn, A. St. Cyr.

List of Shareholders (As at Dec. 31, 1918).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Royal Insurance Co. Ltd.	Liverpool, Eng.	840,700 00	222,925 00
Geo. Chappell	"	2,500 00	625 00
W. Mackay	Montreal, Que.	2,500 00	625 00
J. H. Labelle	"	2,500 00	625 00
P. J. Quinn	Toronto, Ont.	2,500 00	625 00
P. R. Gault	Montreal, Que.	2,500 00	625 00
A. St. Cyr	"	2,500 00	625 00
F. W. Walker	Vancouver, B.C.	2,500 00	625 00
W. H. Barker	"	2,500 00	625 00
L. F. Fulmore	Macoun, Sask.	100 00	25 00
T. J. James	Rouleau, Sask.	500 00	125 00
O. S. Chapin	Calgary, Alta.	2,500 00	625 00
Jas. Clark Co.	Claresholm, Alta.	1,000 00	250 00
E. F. Comber	Selkirk, Man.	500 00	125 00
W. Simington	Moosejaw, Sask.	1,000 00	250 00
A. H. Woolliams	"	1,000 00	250 00
E. J. D. Jones	Alameda, Sask.	400 00	100 00
J. McGuire	Grand Forks, N.D.	200 00	50 00
C. Spencer	Vancouver, B.C.	1,000 00	250 00
R. M. Matheson	Brandon	1,000 00	250 00
Geo. B. Fraser	Montreal, Que.	2,500 00	625 00
Totals		872,400 00	230,850 00

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

List of Directors (As at Feb. 1, 1919.)

Herbert C. Cox, Pres.; Noel Marshall, Vice-Pres.; R. Bickerdike, Elias Rogers, S. Burrows, G. A., Morrow, W. D. Robb, Lieut.-Col. P. G. Goldsmith, M.D., D. B. Hanna, W. G. Morrow, A. McT. Campbell, W. B. Meikle, E. Willans.'

List of Shareholders—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Cox, Hon. G. A. estate	Toronto, Ont.	1,750	175,000 00	35,000 00
Cox, H. C.	"	650	65,000 00	13,000 00
Cox, E. W., estate	"	1,000	100,000 00	20,000 00
Davis, A. L., estate	"	1,000	100,000 00	20,000 00
Goldsmith, Lieut.-Col., P. G. D.M.	"	250	25,000 00	5,000 00
Hodgens, W. S.	"	150	15,000 00	3,000 00
Morrow, G. A.	"	550	55,000 00	11,000 00
Marshall, Noel	"	350	35,000 00	7,000 00
Rogers, Elias	"	100	10,000 00	2,000 00
Willans, E.	"	500	50,000 00	10,000 00
Central Canada Loan & Savings Co.	"	1,500	150,000 00	30,000 00
Hanna, D. B.	"	100	10,000 00	2,000 00
Cox, F. W.	"	100	10,000 00	2,000 00
Toronto Savings & Loan Co.	Peterboro, Ont.	550	55,000 00	11,000 00
Morrow, W. G.	"	400	40,000 00	8,000 00
Kenny, J. J. (estate)	San Francisco, Cal.	500	50,000 00	10,000 00
Bickerdike, R.	Montreal, Que.	100	10,000 00	2,000 00
Burrows, S.	Belleville, Ont.	100	10,000 00	2,000 00
Corby, H.	"	100	10,000 00	2,000 00
Robb, W. D.	Montreal, Que.	50	5,000 00	1,000 00
Campbell, A. McT.	Winnipeg, Man.	100	10,000 00	2,000 00
Meikle, W. B.	Toronto, Ont.	100	10,000 00	2,000 00
Totals		10,000	1,000,000 00	200,000 00

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

LIST OF DIRECTORS—Feb. 25, 1919).

Lyman Root, President and Managing Director; Robert Lynch Stailing, Vice President; A. R. Williams, H. F. Petman, W. J. Blackburn, Geo. S. Lyon, Thomas A. Brydall, Charles J. Harvey, H. W. Muskett.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Lyman Root	Toronto	25	2,500 00	956 50
Robert Lynch Stailing	"	25	2,500 00	956 50
A. R. Williams	"	25	2,500 00	956 50
H. F. Petman	"	25	2,500 00	956 50
W. J. Blackburn	"	25	2,500 00	956 50
Geo. S. Lyon	"	25	2,500 00	956 50
H. W. Muskett	"	25	2,500 00	956 50
Thos. A. Brydall	"	25	2,500 00	956 50
Charles J. Harvey	"	25	2,500 00	956 50
Sun Insurance Office	London, England	4,349	434,900 00	166,391 50
Totals		4,574	457,400 00	175,000 00

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1919).

J. Gardner Thompson, President and Managing Director; Lewis Laing, Vice President and Secretary; J. Gardner Thompson, Lewis Laing, A. G. Dent, J. C. Rimmer, Sir Alexandre Lacoste, M. Chevalier, W. Molson Macpherson, Sir Frederick Williams-Taylor, John Emo, James Carruthers.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid cash.
			$	$ cts.
Liverpool & London & Globe Insurance Co., Ltd	Liverpool, Eng	4,750	475,000	166,250
A. G. Dent	"	25	2,500	875
J. C. Rimmer	"	25	2,500	875
M. Chevalier	Montreal, Que	25	2,500	875
Sir A. Lacoste	"	25	2,500	875
W. M. Macpherson	"	25	2,500	875
Sir F. Williams-Taylor	"	25	2,500	875
J. Gardner Thompson	"	25	2,500	875
Lewis Laing	"	25	2,500	875
John Emo	"	25	2,500	875
James Carruthers	"	25	2,500	875
Totals		5,000	500,000	175,000

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1919.)

Alfred Wright, Pres.; Alex. MacLean, Manager and Secretary; C. E. Sword, Geo. C. Howie, A. E. Blogg, Alfred Wright and Alex. MacLean.

LIST OF SHAREHOLDERS—(As. at Dec. 31, 1918.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Wright, Alfred	Toronto, Ont.	2,000	1,600
Sword, C. E.	Montreal, Que.	2,000	1,600
Blogg, A. E.	Toronto, Ont.	2,000	1,600
Howie, Geo. C.	New York, N.Y.	2,000	1,600
MacLean, Alex.	Toronto, Ont.	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.	490,000	392,000
Totals		500,000	400,000

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 8, 1919.)

A. H. C. Carson, Pres.; R. Home Smith, Vice-Pres.; F. D. Williams, Man. Dir.; G. H. Williams, A. C. McMaster, W. T. Kernahan, S. G. M. Nesbitt, H. N. Cowan, W. G. Willoughby.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount.	Amount paid in cash.
			$ cts.	$ cts.
London and Midland Ins. Co., Ltd.	London, Eng.	910	91,000 00	15,925 00
W. T. Kernahan	Toronto	30	3,000 00	525 00
A. H. C. Carson	"	10	1,000 00	175 00
F. D. Williams	"	10	1,000 00	175 00
R. Home Smith	"	30	3,000 00	525 00
A. C. McMaster	"	30	3,000 00	525 00
S. G. M. Nesbitt	Brighton, Ont.	10	1,000 00	175 00
H. N. Cowan	Toronto	30	3,000 00	525 00
W. G. Willoughby	"	10	1,000 00	175 00
G. H. Williams	Winnipeg	10	1,000 00	175 00
John Brown	Toronto	20	2,000 00	350 00
Totals		1,100	110,000 00	19,250 00

THE MERCANTILE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1919.)

W. A. Sims, Pres.; A. E. Blogg, Managing Director; Alfred Wright, Secretary; Arthur W. Blake, C. E Sword, Alex. MacLean.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Sims, W. A.	Bushey, Herts, Eng.	20	2,000	400
Wright, Alfred	Toronto, Ont.	20	2,000	400
Blogg, A. E.	"	20	2,000	400
MacLean, Alex.	"	20	2,000	400
Sword, C. E.	Montreal, Que.	20	2,000	400
Blake, Arthur W.	Winnipeg, Man.	20	2,000	400
London and Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.	2,380	238,000	47,600
Totals		2,500	250,000	50,000

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

List of Directors—(as at February 27, 1919).

L. N. Dupuis, President; G. E. Larin, M.D., C. Robillard, M.P.P., and W. E. Hayes, Vice-Presidents; J. G. Dubeau, Manager; O. Constantineau, J. P. Lamarche, N.P., J. G. Piché, M.D., A. Gingras, J. A. Duchaine, J. B. Baillargeon, Gaspard De Serres, J. C. H. Dussault, K.C.

List of Shareholders—(As at December 31, 1918).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Aubry, J. B. A.	Montréal, Qué.	10	1,000 00	200 00
Allard, Amédée	Maisonneuve, Qué.	2	200 00	40 00
Aird & Son, Reg.	Montréal, Qué.	2	200 00	40 00
Auclair, C. & Frère	Québec, Qué.	1	100 00	20 00
Archambault, O.	Montréal, Qué.	5	500 00	100 00
Allard & Boyer	"	1	100 00	20 00
Allard, N. & Fils	"	1	100 00	20 00
Ainey, Jos.	"	100	10,000 00	2,000 00
Ainey, Nap.	"	1	100 00	20 00
Acme Paper Box Co.	"	2	200 00	40 00
Brien, J. A. & Cie	"	10	1,000 00	200 00
Berthiaume, Zéphirin	"	1	100 00	20 00
Brunet, J. C. & Cie.	"	10	1,000 00	200 00
Beauchemin, Alfred	Sorel, Qué.	5	500 00	100 00
Baillargeon, J. B.	Montréal, Qué.	100	10,000 00	2,000 00
Bélair, A.	Maisonneuve, Qué.	5	500 00	100 00
Baillargeon, Pacifique	"	2	200 00	40 00
Briard, Joseph	Montréal, Qué.	5	500 00	100 00
Blanchard, J. E.	"	2	200 00	40 00
Bonhomme, Jos. Ltée	"	5	500 00	100 00
Baillargeon, A. F.	"	1	100 00	20 00
Brunelle & Bernier	"	5	500 00	100 00
Bourdon, J. E.	Maisonneuve, Qué.	12	1,200 00	240 00
Bourdon, Léandre	"	2	200 00	40 00
Bourdon, Wilfrid	"	2	200 00	40 00
Bourque, Jos.	Hull, Qué.	10	1,000 00	200 00
Brault, Pierre	Montréal, Qué.	3	300 00	60 00
Bourdon, Camille	"	10	1,000 00	200 00
Brunet, F. C.	Lachine, Qué.	1	100 00	20 00
Beauchamp, Narcisse	Montréal, Qué.	2	200 00	40 00
Bernier, J. H.	"	1	100 00	20 00
Barsalou, J. & Cie, Ltée	"	5	500 00	100 00
Bissonnette, F. X.	"	5	500 00	100 00
Brouillard, O.	Drummondville, Qué.	2	200 00	40 00
Blain, N.	Montréal, Qué.	1	100 00	20 00
Barbeau, Omer	Québec, Qué.	1	100 00	20 00
Borne, L.	"	5	500 00	100 00
Blais, J. E.	"	2	200 00	40 00
Bélanger, Edm. & Cie	Montréal, Qué.	5	500 00	100 00
Bourdon, J. L.	L'Epiphanie, Qué.	2	200 00	40 00
Blain, A.	Maisonneuve, Qué.	5	500 00	100 00
Bisaillon, J. E. & Cie	Montréal, Qué.	1	100 00	20 00
Brouilette, P.	"	2	200 00	40 00
Bezner, M. C.	Ste-Anne de Bellevue.	10	1,000 00	200 00
Bourguignon, Jules	Montréal, Qué.	2	200 00	40 00
Bélair, A. P.	"	2	200 00	40 00
Beaunoyer & Brouillet	"	1	100 00	20 00
Baillargeon, J. A.	"	13	1,300 00	260 00
Bluteau, H. P.	Outremont, Qué.	1	100 00	20 00
Beauchamp, A.	Hull, Qué.	1	100 00	20 00
Beaudry, Henri	Montréal, Qué.	10	1,000 00	200 00
Brochu, Camille	"	4	400 00	80 00
Bellefeuille & Ferron	Trois-Rivières, Qué.	2	200 00	40 00

SESSIONAL PAPER No. 8

THE MERCHANTS AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Boivin, Johnny	"	1	100 00	20 00
Bourque, Armand	Lavaltrie, Qué	5	500 00	100 00
Burelle, M	Montréal, Qué	1	100 00	20 00
Bonhôte, Dame Clorinthe	"	100	10,000 00	2,000 00
Brossard, J. A	"	5	500 00	100 00
Bisson, J. N.E	"	10	1,000 00	200 00
Brosseau, J. A	"	25	2,500 00	500 00
Beaudoin, Dame M. C	Maisonneuve, Qué	5	500 00	100 00
Cusson, Zotique	Montréal, Qué	2	200 00	40 00
Cloutier, J. R	Maisonneuve, Qué	5	500 00	100 00
Chénard, J. D	Berthierville, Qué	3	300 00	60 00
Chouinard, J. F	Montréal, Qué	5	500 00	100 00
Chapleau, F. X	"	3	300 00	60 00
Casavant & Frère	St. Hyacinthe, Qué	5	500 00	100 00
Choquette, Arsène	Maisonneuve, Qué	5	500 00	100 00
Chouinard, Michel	"	10	1,000 00	200 00
Copping, Wn	Joliette, Qué	25	2,500 00	500 00
Chartrand, J. A	Montréal, Qué	5	500 00	100 00
Corbeil, Emile	"	3	300 00	60 00
Corbeil, Arthur	"	3	300 00	60 00
Constantineau, O	"	132	13,200 00	2,640 00
Clark, Frank C	Magog Co., Stanstead	2	200 00	40 00
Contant, H	Montréal, Qué	10	1,000 00	200 00
Charland, Zénon	"	5	500 00	100 00
Corbeil, Prima	"	1	100 00	20 00
Côté, Victor	Ville, Emard, Qué	1	100 00	20 00
Côté, Bros. & Burritt	Montréal, Qué	45	4,500 00	900 00
Charette, James	"	1	100 00	20 00
City Ice Co., Ltd	"	30	3,000 00	600 00
Chalifoux, H	Maisonneuve, Qué	1	100 00	20 00
Chartier, Jos	Montréal, Qué	1	100 00	20 00
Chalifour, J. O	Québec, Qué	2	200 00	40 00
Cantin, Wilfrid E	"	5	500 00	100 00
Crevier, Alph	Montréal, Qué	3	300 00	60 00
Côté, Jos	St-Hyacinthe, Qué	1	100 00	20 00
Cyr, Damien	Ste-Rose, Qué	1	100 00	20 00
Charlebois, P J	Montréal, Qué	1	100 00	20 00
Côté, Napoléon	"	20	2,000 00	400 00
Côté, Michel	"	10	1,000 00	200 00
Cassidy, H. R	Maisonneuve, Qué	1	100 00	20 00
Chagnon & Beaulieu	Montréal, Qué	1	100 00	20 00
Charron, R	"	1	100 00	20 00
Caisse, Maxime	"	1	100 00	20 00
Charbonneau & Deguise	"	2	200 00	40 00
Côté, G. J. Ernest	Québec, Qué	2	200 00	40 00
Chartrain, Philppe	Trois-Rivières, Qué	10	1,000 00	200 00
Crépeau, Jules	Montréal, Qué	10	1,000 00	200 00
Charpentier, T	"	50	5,000 00	1,000 00
Champagne, A. Geo	"	20	2,000 00	400 00
Dupont & Frère	Maisonneuve, Qué	2	200 00	40 00
Dufresne & Locke, Ltd	"	10	1,000 00	200 00
Duhamel, J. B	Notre Dame de Graces	30	3,000 00	600 00
Dupuis & Lefebvre	Montréal, Qué	10	1,000 00	200 00
Daoust, Jos	"	5	500 00	100 00
Davignon, J. P	"	2	200 00	40 00
Desrochers, Geo. Pite	Joliette, Qué	1	100 00	20 00
Desjardins & Gélinas	Montréal, Qué	2	200 00	40 00
Deslongchamps, Arthur	"	2	200 00	40 00
David, O	"	2	200 00	40 00
Denis, Jos	"	10	1,000 00	200 00
Dupré, J. E	"	2	200 00	40 00
Dugas, D. & Cie	"	5	500 00	100 00
Déchaux, A. F	"	5	500 00	100 00
Déchaux, Elie	"	5	500 00	100 00
Daigle, T	"	1	100 00	20 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of Shares.	Amount Subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Deslauriers, Jos.	Ville Emard, Qué.	2	200 00	40 00
Dupuis, J. P. (Reg.)	Verdun, Qué.	5	500 00	100 00
Dalceggio, F	Montréal, Qué.	1	100 00	20 00
Dubeau, J. G	"	103	10,300 00	2,060 00
Dussault, J. C. H.	"	186	18,600 00	3,720 00
Dussault, Arsène	Maisonneuve, Qué.	1	100 00	20 00
Dansereau, Félix	Montréal, Qué.	2	200 00	40 00
Drummond Shirt Co., Ltd	Drummondville, Qué.	3	300 00	60 00
Daigneault, F. H.	Acton Vale, Qué.	10	1,000 00	200 00
Denis, Isaie	Montréal, Qué.	1	100 00	20 00
Duchaine, J. A.	Quebec, Que.	105	10,500 00	2,100 00
Drolet, F. X.	Quebec, Que.	5	500 00	100 00
Dorval, Théodule	"	2	200 00	40 00
Duchaine, L.	"	5	500 00	100 00
Dubé, Anselme	Trois-Rivières, Que.	3	300 00	60 00
Demers, A.	Montreal, Que.	1	100 00	20 00
Dupuis, L. N.	"	132	13,200 00	2,640 00
Dubrule, C.	"	43	4,300 00	860 00
Dagenais, Jos.	"	1	100 00	20 00
Dalcourt, Ludger	"	5	500 00	100 00
Desmarais, S. E. & Cie	Richmond, Que.	1	100 00	20 00
Dupras, Didier	Montreal, Que.	2	200 00	40 00
Dagenais, M.	"	1	100 00	20 00
David, Wilfrid	"	5	500 00	100 00
Deschamps, Alex.	"	5	500 00	100 00
Dupuis, Rosaire M. P.	"	10	1,000 00	200 00
Dostaler, Dame Albina T.	Joliette, Que.	5	500 00	100 00
Dansereau, J. H.	Trois-Rivières, Que.	5	500 00	100 00
Demers & Sarasin	Montreal, Que.	1	100 00	20 00
DesRosiers, Agapit	"	11	1,100 00	220 00
Dussault, J. C. H. (In trust)	"	5	500 00	100 00
Deserres, G.	"	118	11,800 00	2,360 00
Derome, W. J., M.D.	"	100	10,000 00	2,000 00
Drouin, Joseph	Maisonneuve, Que.	5	500 00	100 00
Dupré, Joseph Israel	Montreal, Que.	25	2,500 00	500 00
Ethier, Arthur	"	1	100 00	20 00
Ethier, J. A. C., M.D.	Sherbrooke, Que.	5	500 00	100 00
Fortin, J. P. Abel & Cie	Maisonneuve, Que.	5	500 00	100 00
Filion, A. & Frère	Montreal, Que.	5	500 00	100 00
Falardeau, Cyrille	Quebec, Que.	3	300 00	60 00
Fortier, Nazaire & Cie.	"	5	500 00	100 00
Fortin, D.	Montreal, Que.	10	1,000 00	200 00
Ferland, J. O. & Frère	L'Epiphanie, Que.	2	200 00	40 00
Farand & Delorme	Montreal, Que.	10	1,000 00	200 00
Fittes, Jean	"	1	100 00	20 00
Fortin, A.	"	1	100 00	20 00
Fleury, F. A., M.D.	"	10	1,000 00	200 00
Frenette, Arsène	"	2	200 00	40 00
Fortier, L. E., M.D.	"	50	5,000 00	1,000 00
Favreau & Corbeau	"	3	300 00	60 00
Faribault, Norbert	"	5	500 00	100 00
Fontaine, Gustave	"	5	500 00	100 00
Forest, Mde. Roch	"	10	1,000 00	200 00
Guertin & Bouchard	"	2	200 00	40 00
Gagnon, J. A.	Maisonneuve, Que.	1	100 00	20 00
Gougeon, Josephat	"	5	500 00	100 00
Gauthier, A.	Montreal, Que.	1	100 00	20 00
Guilbault, J. A.	Joliette, Que.	5	500 00	100 00
Grenier, E. P., M.D.	Montreal, Que.	10	1,000 00	200 00
Grothé, L. O. & Cie	"	5	500 00	100 00
Gagnon, J. O.	"	2	200 00	40 00
Grothé, F. A.	"	5	500 00	100 00
Gratton, Alph.	Maisonneuve, Que.	2	200 00	40 00
Gobeille, F. & Fils	Montreal, Que.	5	500 00	100 00
Giguère, L. & Cie	"	10	1,000 00	200 00

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS GUARANTEE AND ACCIDENT —*Continued*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Gauthier, Provost & Frère	"	6	600 00	120 00
Gaudreau, F. C.	"	2	200 00	40 00
Gingras & Cie	"	1	100 00	20 00
Guay, F. X.	"	2	200 00	40 00
Goudreau, C. & Cie	"	1	100 00	20 00
Gosselin, Origène	Drummondville	1	100 00	20 00
Germain, Louis	Montreal, Que.	3	300 00	60 00
Glibert Paye & Cie	"	5	500 00	100 00
Goulet, O.	Quebec, Que.	5	500 00	100 00
Gratton, J. B.	Montreal, Que.	10	1,000 00	200 00
Gélinas, C. P.	Trois-Rivières, Que.	2	200 00	40 00
Girard & Godin	"	5	500 00	100 00
Godin, J. N.	"	2	200 00	40 00
Guay, Eugène	Montreal, Que.	1	100 00	20 00
Giard, B.	"	1	100 00	20 00
Gagnon, Abondius	"	1	100 00	20 00
Gagnon, G.	Thurso, Que.	1	100 00	20 00
Granger, Ulric	Montreal, Que.	10	1,000 00	200 00
Gingras, Alphonse	Quebec, Que.	100	10,000 00	2,000 00
Gagnier, L. A., M.D.	Montreal, Que.	100	10,000 00	2,000 00
Gervais, J. T.	"	1	100 00	20 00
Goulet, Théo.	"	1	100 00	20 00
Guilbault, T.	"	15	1,500 00	300 00
Grégoire, Adrien	Notre Dame de Grace, Que.	3	300 00	60 00
Gauthier, H. Enrg.	Montreal, Que.	10	1,000 00	200 00
Germain & Frère	Trois-Rivières, Que.	10	1,000 00	200 00
Girard, Philippe	Montreal, Que.	1	100 00	20 00
Giroux, J. H.	Trois-Rivières, Que.	1	100 00	20 00
Gadoury, Jos.	Montreal, Que.	3	300 00	60 00
Gagnon, Alfred	"	5	500 00	100 00
Gauthier, Z & Cie	"	1	100 00	20 00
Gauthier, Mde Henry	"	15	1,500 00	300 00
Giroux, J. B.	"	1	100 00	20 00
Gignac, J. L.	Maisonneuve, Que.	5	500 00	100 00
Guilbault, J. A.	Montreal, Que.	10	1,000 00	200 00
Holley, T.	St. Hyacinthe, Que.	5	500 00	100 00
Hardy, J. E.	Montreal, Que.	2	200 00	40 00
Hall Bros.	"	1	100 00	20 00
Hayes, W. E.	"	100	10,000 00	2,000 00
Hébert, Paul	Quebec, Que.	5	500 00	100 00
Hamelin, Chs. & Fils	Trois-Rivières, Que.	6	600 00	120 00
Hirbour, A. F. G.	Montreal, Que.	50	5,000 00	1,000 00
Hamelin, Chs.	Trois-Rivières, Que.	10	1,000 00	200 00
Hickey, & Aubut,	Montreal, Que.	2	200 00	40 00
Hamelin, Chs. Ed.	Trois-Rivières, Que.	5	500 00	100 00
Joubert, S. D. (In trust)	Outremont, Que.	10	1,000 00	200 00
Joubert, J. J., Ltée	Montreal, Que.	2	200 00	40 00
Jobin, Elie, Ltée.	Quebec, Que.	1	100 00	20 00
Jobin & Paqette	"	2	200 00	40 00
Jinchereau, J. B. & Lamonde, P. A.	"	5	500 00	100 00
Jobin, Chrysanthe	"	1	100 00	20 00
Jauvin, Phillippe	Lac St Jean	20	2,000 00	400 00
Jarry, Stanislas	St. Laurent, Que.	32	3,200 00	640 00
Kochenburger, Daniel	Montreal, Que.	5	500 00	100 00
Kieffer Bros.	"	1	100 00	20 00
La Cie Carrière & Frère, Ltée	"	10	1,000 00	200 00
Legault, Arsène	"	1	100 00	20 00
Laurier, Jos.	"	10	1,000 00	200 00
Lamy, P. & Frère	"	1	100 00	20 00
Lalongé, Cléophas	Maisonneuve, Que.	2	200 00	40 00
Lanthier, F. X. R.	"	10	1,000 00	200 00
Lavigueur, J. R.	Montreal, Que.	5	500 00	100 00
Lefebvre, William	"	1	100 00	20 00
Landreville & Huard	"	1	100 00	20 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Lymburner, Limited	Montreal, Que	2	200 00	40 00
Lamarche, J. P	"	100	10,000 00	2,000 00
Limoges, Olivier	"	1	100 00	20 00
Lebel, Geo	"	10	1,000 00	200 00
Latourelle, T	"	10	1,000 00	200 00
Larin, G. E., M.D	"	195	19,500 00	3,900 00
Laurent & Frère	"	5	500 00	100 00
Librairie Beauchemin Limitée	"	10	1,000 00	200 00
Laverdure, William	Guybourg, Que	2	200 00	40 00
Lefrançois, Chs	Montreal, Que	1	100 00	20 00
Lebœuf, J. H. & Cie	Ville St Pierre, Que	5	500 00	100 00
Lemay, Albéric	Viauville, Que	1	100 00	20 00
Legault, J & Cie	Montreal, Que	5	500 00	100 00
Lauzon & Ethier	"	1	100 00	20 00
Labelle, Eusèbe	Pont Viau, Co. Laval	1	100 00	20 00
La Fonderie de Victoriaville	Victoriaville, Que	2	200 00	40 00
Lambert, Arthur	"	2	200 00	40 00
La Cie Cantin & Fils	Warwick, Que	1	100 00	20 00
Lefrançois, Jos	Quebec, P.Q	5	500 00	100 00
La Cie de Machinerie Mercier,	Lévis, Que	5	500 00	100 00
Lachance & Tanguay	Quebec, Que	5	500 00	100 00
Larochelle, J. H. & Cie	"	5	500 00	100 00
Leduc & Fortin	Beaucharnois, Que	5	500 00	100 00
Larivière, A. C	Montreal, Que	1	100 00	20 00
La Cie. Gauthier & Frère	Québec, Qué	5	500 00	100 00
Larose, W	Montréal, Qué	10	1,000 00	200 00
La Cie. Buanderie à Vapeur	Trois Rivières, Qué	2	200 00	40 00
Lymburner, T. & Fils	"	2	200 00	40 00
Limoges & Cie	Terrebonne, Qué	5	500 00	100 00
Leclair, J. U. & Cie, Enrg	Maisonneuve, Qué	2	200 00	40 00
Lafond, F. X	Montréal, Qué	1	100 00	20 00
Labelle, Félix	Ste. Rose de Laval, Qué	10	1,000 00	200 00
Long, Geo	Los Angeles, Californie	5	500 00	100 00
Lanoix, J. C	Montréal, Qué	2	200 00	40 00
Labrecque, Nap	Sherbrooke, Qué	1	100 00	20 00
Lacroix, Jos	Montréal, Qué	5	500 00	100 00
Laflamme, Albert	"	3	300 00	60 00
Landry, Jos	"	2	200 00	40 00
La Cie. Savoie Guay	Plessisvill, Qué	3	300 00	60 00
Laberge, R	Montréal, Qué	2	200 00	40 00
Legaul & Frère	"	1	100 00	20 00
Lajeunesse, W	"	10	1,000 00	200 00
Larose, Alcide L	"	5	500 00	100 00
Lamarche, Joseph	"	10	1,000 00	200 00
Landry, J. A., N.P	"	3	200 00	40 00
Lebeau, Chs. W	"	5	500 00	100 00
Lessard, C. E	"	20	2,000 00	400 00
Langevin, J. H	"	5	500 00	100 00
Lavoie & Lavoie	"	1	100 00	20 00
Landreau, Geo	"	3	300 00	60 00
Lafleur, Jos	Ste. Agathe des Monts	1	100 00	20 00
Langevin, Ferdinand	Waterloo, Qué	5	500 00	100 00
Lapalme, H. J. & Fils	Montréal, Qué	1	100 00	20 00
Lafontaine, Aimé	"	2	200 00	40 00
Lavallée, R	"	10	1,000 00	200 00
Lamarche, A. S	"	2	200 00	40 00
Lafontaine, C. P	"	2	200 00	40 00
Lamontagne, Aimé	"	2	200 00	40 00
Laporte & Forest	"	2	200 00	40 00
Laperrière, Donat	"	3	300 00	60 00
Laporte, Martin, Ltée	"	1	100 00	20 00
La Parisienne Shoe Co	Maisonneuve, Qué	2	200 00	40 00
Lamontagne, Racine & Cie	Québec, Qué	2	200 00	40 00
Labrecque, J. O. & Cie	Montréal, Qué	1	100 00	20 00

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THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Levasseur, Henri	Victoriaville, Qué	1	100 00	20 00
Lamarche, J. A., Ptre	L'Assomption, Qué	5	500 00	100 00
Morin, J. T	Montréal, Qué	10	1,000 00	200 00
Martin, Frères & Cie, Ltée	"	5	500 00	100 00
Marchand, C. A	"	10	1,000 00	200 00
Martineau, O. Fils, Ltée	"	20	2,000 00	400 00
Meunier, Elie	St. Jérome, Qué	1	100 00	20 00
Morin, L. P. & Fils	St. Hyacinthe, Qué	5	500 00	100 00
Mathieu, J. O	Montréal, Qué	10	1,000 00	200 00
Martineau & Prénoveau	"	25	2,500 00	500 00
Mercure, Alfred	"	10	1,000 00	200 00
Meunier, E	"	2	200 00	40 00
Meunier & Cie. Frs	Ahuntsic, Qué	1	100 00	20 00
Marsan & Frère	Montréal, Qué	5	500 00	100 00
Morin, Clovis	"	3	300 00	60 00
Marcotte, A., M.D	St. Basili, Co. Portneuf	2	200 00	40 00
Martial, Jos. & Fils	Maisonneuve, Qué	1	100 00	20 00
Marchand, Antoine	St. Tite, Co. Champlain	2	200 00	40 00
Millen & Frère	Ahuntsic, Qué	3	300 00	60 00
Meunier, O. B	Maisonneuve, Qué	1	100 00	20 00
Mercure, A	Drummondville, Qué	2	200 00	40 00
Martin, Cyrisse	Montréal, Qué	15	1,500 00	300 00
Massicotte, J. P. H., M.D	Victoriaville, Qué	2	200 00	40 00
Morrissette, C. E. Emile, Ltée	Québec, Qué	5	500 00	100 00
Malo, Edgar	Montréal, Qué	1	100 00	20 00
Marineau, Henri	Maisonneuve, Qué	1	100 00	20 00
Marchand, Zéphirin & Fils	Trois Rivières, Qué	5	500 00	100 00
Marion, J. P	Marion Station, Co. Labelle, Q	1	100 00	20 00
Massicotte, L	Montréal, Qué	2	200 00	40 00
McLaren, W. Frederick	"	2	200 00	40 00
McLaren, R. W	"	1	100 00	20 00
Milette, Léonile	Rosemont, Qué	5	500 00	100 00
Mercure, J. Rosario	Montréal, Qué	1	100 00	20 00
Marchand, O	"	1	100 00	20 00
Mageau, J. E	L'Epiphanie, Qué	5	500 00	100 00
Marier, J. A	Montreal, Que	5	500 00	100 00
Martineau, J. B	Maisonneuve, Qué	4	400 00	80 00
Martineau, J. O	Montréal, Qué	25	2,500 00	500 00
Marcoux, G	"	5	500 00	100 00
Morin, J. H. G., M.D	Ottawa, Ont	5	500 00	100 00
Martel, J. L. H., M.D	Montréal, Qué	25	2,500 00	500 00
Marsh, Mrs. Annie M	Québec, Qué	5	500 00	100 00
Martineau, O	Montréal, Qué	100	10,000 00	2,000 00
Normand, A. N	Montmagny, Qué	10	1,000 00	200 00
Noel, L. O	Sherbrooke, Qué	1	100 00	20 00
Normand & Legaré	Montréal, Qué	2	200 00	40 00
Normandin, Ovide	"	50	5,000 00	1,000 00
Ouellette & St. Pierre	St. Lambert, Qué	1	100 00	20 00
Préfontaine, Thos., Jr	Montréal, Qué	10	1,000 00	200 00
Pariseau & Frère	"	1	100 00	20 00
Parent, J. C	"	10	1,000 00	200 00
Pichette, Alfred	"	1	100 00	20 00
Paquette, Ferdinand	"	2	200 00	40 00
Pepin, E. M. R	St. Basile, Co. Portneuf	2	200 00	40 00
Provost, J. L. M	Montréal, Qué	5	500 00	100 00
Pauzé, Wilfrid H	"	2	200 00	40 00
Paquette, J	"	1	100 00	20 00
Pepin, D. E	Magog, Co. Stanstead	1	100 00	20 00
Presseau, J. A	Montréal, Qué	1	100 00	20 00
Piché, J. G., M.D	"	77	7,700 00	1,040 00
Prud'homme & Frère	Verdun, Qué	1	100 00	20 00
Paradis & Boisvert	Montréal, Qué	1	100 00	20 00
Perrault Printing Co	"	1	100 00	20 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Pouliot, Arthur	Québec, Qué	1	100 00	20 00
Panneton, E. F.	Trois Rivières, Qué	4	400 00	80 00
Préfontaine, E. & Fils	Longueuil, Qué	5	500 00	100 00
Pagé, Philémon	Montréal, Qué	7	700 00	140 00
Patenaude, Eugène	Outremont, Qué	5	500 00	100 00
Paquette, Achille & Albert, Drs	Québec, Qué	30	3,000 00	600 00
Picotte, J. N., M.D.	Montréal, Qué	20	2,000 00	400 00
Papineau, C. L.	Outremont, Qué	10	1,000 00	200 00
Papineau, G.	Montréal, Qué	5	500 00	100 00
Parker, W. H.	Buckingham, Qué	1	100 00	20 00
Peters, L. J., Ltd	Québec, Qué	1	100 00	20 00
Perras, O.	Montréal, Qué	1	100 00	20 00
Papineau, Hormidas	"	1	100 00	20 00
Patenaude, O.	"	10	1,000 00	200 00
Paquin, J. H.	Outremont, Qué	5	500 00	100 00
Prévost, Adolphe	Montréal, Qué	5	500 00	100 00
Picard, Léger	Québec, Qué	3	300 00	60 00
Phaneuf, Ed.	Maisonneuve, Qué	1	100 00	20 00
Pelletier, J.	Montréal, Qué	50	5,000 00	1,000 00
Phaneuf, J. E.	St. Hughes, Qué	10	1,000 00	200 00
Robin & Frères	Montréal, Qué	2	200 00	40 00
Roberge, Jos.	"	2	200 00	40 00
Rhéaume, Joseph	Maisonneuve, Qué	5	500 00	100 00
Roger, Alphée	Pont-Viau, Co. Laval	1	100 00	20 00
Richard, Archibald	Maisonneuve, Qué	1	100 00	20 00
Reed, Walter	Montréal, Qué	1	100 00	20 00
Robillard, H.	"	3	300 00	60 00
Richard, Elie	Québec, Qué	1	100 00	20 00
Robillard, Clément	Montréal, Qué	100	10,000 00	2,000 00
Riopel, Edmond	Rosemont, Qué	1	100 00	20 00
Rhéaume, Arthur	Montréal, Qué	2	200 00	40 00
Riberdy, J. A., M.D.	La Tuque Falls, Qué	10	1,000 00	200 00
Royal Toilet Service	Montréal, Qué	6	600 00	120 00
Robin, L. E.	"	3	300 00	60 00
Rousseau, Alf.	"	1	100 00	20 00
Ready, Arthur	"	10	1,000 00	200 00
Sarrasin, Nap.	"	5	500 00	100 00
St. Amand, Joseph	"	5	500 00	100 00
Sheppard, Jas. & Son	Sorel, Qué	5	500 00	100 00
Saumure, Philippe	Montréal, Qué	5	500 00	100 00
Sauvageau, Ureisse	"	1	100 00	20 00
Shinnick, J. A.	"	5	500 00	100 00
Savard, Donat	Maisonneuve, Qué	1	100 00	20 00
Senécal & Quidoz	Ste. Thérèse, Qué	2	200 00	40 00
Sicotte, Josephat	Maisonneuve, Qué	1	100 00	20 00
Sauvé, Télesphore	Verdun, Qué	5	500 00	100 00
Standard Line & Quarry, Ltd	Joliette, Qué	5	500 00	100 00
Simard, Maxime	Maisonneuve, Qué	2	200 00	40 00
Strachan, James Reg.	Montreal, Que	5	500 00	100 00
Strachan, A. & L.	"	2	200 00	40 00
Séminaire, St. Sulpice	"	100	10,000 00	2,000 00
Surveyer, L. J. A.	"	10	1,000 00	200 00
Sauvé, Chs. M. V.	St.Guillaume d'Upton	4	400 00	80 00
St. Pierre, J. C., M.D.	Sherbrooke, Qué	80	8,000 00	1,600 00
Tremblay, J. F.	Montréal, Qué	10	1,000 00	200 00
Robert, D. E.	"	2	200 00	40 00
Tardif, O.	Maisonneuve, Qué	2	200 00	40 00
Tremblay, F.	Montréal, Qué	10	1,000 00	200 00
Tessier, Edouard	Maisonneuve, Qué	10	1,000 00	200 00
Tardif, Wilfrid	Viauville, Qué	30	3,000 00	600 00
The Standard Paper Box Co., Ltd	Montréal, Qué	1	100 00	20 00
The King Paper Box Co., Ltd	Maisonneuve, Qué	2	200 00	40 00
Tessier, H.	Montréal, Qué	5	500 00	100 00
The Tourville Lumber Mills	"	10	1,000 00	200 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
The Victoriaville Furniture Co	Victoriaville, Qué	5	500 00	100 00
The Victoria Clothing Co	"	1	100 00	20 00
The Canadian Rattan Chair Co., Ltd	"	2	200 00	40 00
The Canada Mattress Mfg. Co	"	3	300 00	60 00
The Canadian Buffalo Forge Co	Montréal, Qué	1	100 00	20 00
Tourigny & Marois	Québec, Qué	5	500 00	100 00
Terreau & Racine	"	5	500 00	100 00
The Royal Paper Box Co	"	5	500 00	100 00
Turmaine, Narcisse	Montréal, Qué	1	100 00	20 00
Thériault, J. E	"	50	5,000 00	1,000 00
Thouin, Gaspard	"	75	7,500 00	1,500 00
Thériault, P	"	2	200 00	40 00
Truchon, Henri	"	5	500 00	100 00
Trudeau, J. C. E	"	20	2,000 00	400 00
Tourigny, Paul	Victoriaville, Qué	3	300 00	60 00
Villeneuve, L & Co	Montreal, Qué	10	1,000 00	200 00
Vaillancourt, B	"	2	200 00	40 00
Vessot, S	Joliette, Qué	10	1,000 00	200 00
Viau, I. & Fils	St. Jérome, Qué	2	200 00	40 00
Varin, Victor	Montréal, Qué	1	100 00	20 00
Vadeboncoeur, Edmond	"	5	500 00	100 00
Vaillancourt, Louis	"	1	100 00	20 00
Vézina, Chas., Enrg	Québec, Qué	2	200 00	40 00
Valois, J. J	Outremont, Qué	5	500 00	100 00
Villeneuve, L	Montréal, Qué	10	1,000 00	200 00
Vincent, Paradis & Cie	"	1	100 00	20 00
Villeneuve, J. Arthur	"	80	8,000 00	1,600 00
Warwick Overall Co	Warwick Co., Arthab'a	1	100 00	20 00
Welhelmy, D	Montréal, Qué	1	100 00	20 00
Warren, Wilfrid	"	20	2,000 00	400 00
Wayland, W. A	"	5	500 00	100 00
Bélanger, O	"	5	500 00	100 00
Carignan, J. Alex	Trois Rivières, Qué	1	100 00	20 00
Fashion Craft Mfgs., Ltd	Montréal, Qué	5	500 00	100 00
Grandbois, M. A., Enrg	St. Casimir, Qué	10	1,000 00	200 00
Hamon & Hess	Montréal, Qué	1	100 00	20 00
Ouimet, Honorat	Ste. Rose, Qué	2	200 00	40 00
Quintal, Omer	Montréal, Qué	5	500 00	100 00
Québec Glove Leather Mfr	Limoilou, Qué	1	100 00	20 00
Lapointe, Albert	"	2	200 00	40 00
Canada Lime & Builders Supply Co	Montréal, Qué	2	200 00	40 00
Thomson, W. H	Thurso, Qué	5	500 00	100 00
Caron & Surprenant	Maisonneuve, Qué	1	100 00	20 00
Constantineau, Paul	Montréal, Qué	5	500 00	100 00
Dagenais, H	"	9	900 00	180 00
Hamelin, T	Trois Rivières, Qué	5	500 00	100 00
Dupuis, J. N	Montréal, Qué	51	5,100 00	1,020 00
Totals		5,000	500,000 00	99,500 00

MERCHANTS CASUALTY COMPANY.

List of Directors—(As at Feb. 24, 1919.)

M. J. McMichael, Pres.; L. M. Fingard, Vice-president and General Manager; Chas. E. Hanslip, R. B. Graham, J. P. Turner, W. J. Bulman, S. D. Works.

List of Shareholders—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Andrick, Geo. W.	Minneapolis, Minn.		900 00	900 00
Bulman, W. J.	Winnipeg, Man.		2,500 00	250 00
Curtiss, G. W.	Minneapolis, Minn.		51,500 00	7,265 00
Curtiss, Lillian	"		100 00	100 00
Curtiss, Marjorie	"		100 00	100 00
Engan, A. C.	"		5,050 00	505 00
Fingard, L. M.	Winnipeg, Man.		7,950 00	1,155 00
Fisch, M. L.	Windom, Minn.		500 00	500 00
Fraser, C. B.	Minneapolis, Minn.		5,000 00	500 00
Gage, W. H.	"		5,000 00	500 00
Gibson, H. S.	"		500 00	500 00
Gillam, C. W.	Windom, Minn.		1,000 00	1,000 00
Graham, R. B.	Winnipeg, Man.		2,550 00	255 00
Hanslip, Chas E.	"		2,500 00	250 00
Halverson, C. H.	Minneapolis, Minn.		1,000 00	1,000 00
Hartigan, J. A.	St. Paul, Minn.		1,150 00	1,150 00
Hartigan, J. E.	"		100 00	100 00
Jeffers, W. R.	Windom, Minn.		350 00	350 00
King, H. J.	Toronto, Ont.		50 00	5 00
McMichael, M. J.	Minneapolis, Minn.		265,950 00	28,395 00
McMichael, J. A.	"		2,150 00	980 00
McMichael, O. H.	"		1,250 00	1,250 00
Smith, E. E.	"		5,000 00	500 00
Smith, F. O.	"		10,000 00	1,000 00
Sawyer, G. G.	Annandale, Minn.		500 00	500 00
Thomas, C. C.	Minneapolis, Minn.		20,550 00	2,505 00
Turner, J. S.	Winnipeg, Man.		2,500 00	1,000 00
Warner, A. E.	St. Paul, Minn.		10,000,00	1,000 00
Warner, E. S.	"		5,000 00	5,000 00
Warner, F. A.	"		10,000 00	1,000 00
Warner, L. F.	"		30,300 00	3,300 00
Worham, T. T.	Minneapolis, Minn.		1,500 00	1,500 00
Works, S. D.	St. Paul, Minn.		2,500 00	250 00
	Total		500,000 00	64,565 00

THE MOUNT ROYAL ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1919.)

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vice-Pres.; Neuville Belleau, Hon. J. L. Décarie, K.C., H. A. Ekers, Sir Lomer Gouin, P. Rainville, Hon. N. Pérodeau, M.L.C.; E. A. Ouimet.

LIST OF SHAREHOLDERS—(As at December 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Beaubien, L. O. & Co	50 Notre-Dame West	30	300 00	300 00
Beauchemin, L. J. O	251 Sherbrooke Est	50	500 00	500 00
Beaudet, G	Victoriaville, Que	14	140 00	140 00
Beckit, O. G	17 St. Jean	50	500 00	500 00
Belleau Neuville	85 St. Pierre, Quebec	150	1,500 00	1,500 00
Berger, Succ. Chs	Ch. 509 Power Bldg. (A. Contant, gérant)	50	500 00	500 00
Blondeau. J. A	21 Chemin Ste. Catherine	229	2,290 00	2,290 00
Boisvert, J. H	Quebec	17	170 00	170 00
Brassard, Alice Rocher	402 Ave. Durocher, Outremont	85	850 00	850 00
Brassard, Evariste	" "	20	200 00	200 00
Brunet, Placide	2180A St. Denis	25	250 00	250 00
Cardinal, Succ. J. T	368 Sherbrooke Est	50	500 00	500 00
Caron, Rev. J. B. T	St. Maurice, Que	100	1,000 00	1,000 00
Chaput, C	2 Debresoles	100	1,000 00	1,000 00
Charland, A	343 Amherst	40	400 00	400 00
Clement, J. E	651 St. Hubert	4,408	44,080 00	44,080 00
Copping, W. J	Joliette, Que	100	1,000 00	1,000 00
Clement, Succ. J. E	651 St. Hubert	25	250 00	250 00
Chalifoux, J. H	94 Park Ave	50	500 00	500 00
D'Argencourt, L. O	381 St. Denis	100	1,000 00	1,000 00
Decarie, Hon. J. L	Edifice Banque de Quebec	1,260	12,600 00	12,600 00
Decarie, Juliette, Mme	857 Dorchester Ouest	1,000	10,000 00	10,000 00
Deslauriers, Nap	406 Sherbrooke Est	25	250 00	250 00
Dubuc, A	991 Ontario Est	10	100 00	100 00
Dufour, J	St. Moise, Que	10	100 00	100 00
Ekers, H. A	641 St. Lawrence	375	3,750 00	3,750 00
Ethier, J	409 Demontigny Est	100	1,000 00	1,000 00
Fiset, Succ. Hon. J. B. R	Rimouski	50	500 00	500 00
Fournier, J. E	9 Notre-Dame West	25	250 00	250 00
Gariepy, H	260 Desery	20	200 00	200 00
Gelinas, A	Pte. aux Trembles, Que.	50	500 00	500 00
Granger, Succ. F. J	As Administration Générale	50	500 00	500 00
Gouin, Sir Lomer	Quebec	175	1,750 00	1,750 00
Grothe, R. O., A. A. & L. E	Coin Ontario and St. Laurent	100	1,000 00	1,000 00
Hudon, Marie Lea Cora	Waterloo, Que	50	500 00	500 00
La Banque d'Hochelaga	95 St. Jacques	10	100 00	100 00
La Communauté des Srs. de la Visitation de Marie	Ottawa, West	50	500 00	500 00
Lamy, H	387 Notre-Dame West	50	500 00	500 00
Larue, L	213 St. Paul	50	500 00	500 00
Lemieux, J. H	385 Ave. Bloomfield, Outremont	25	250 00	250 00
Lesperance, A. P	176 St. Jacques	50	500 00	500 00
Letendre, J. B	567 Ste. Catherine Est.	10	100 00	100 00
Lett, F. A	Barrie, Ont	50	500 00	500 00
Lariviere, E	Ave. Lebrun, Longue Pointe	195	1,950 00	1,950 00

THE MOUNT ROYAL ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Langlais, Mme. H.	354 Ste. Marguerite	75	750 00	750 00
Majeau, Jos.	2068 St. Urbain	50	500 00	500 00
Mathieu Succ. J. B. B.	19 Crescent	30	300 00	300 00
Maurault, Mme. L. B.	L'Assomption, Que.	400	4,000 00	4,000 00
McAdam, Miss Josephine C.	22 Parkway Ave., Toronto, Ont.	100	1,000 00	1,000 00
McKergow, J.	343 Kensington Ave.	25	250 00	250 00
McNelly, Mrs. A.	480 Strathcona Ave.	275	2,750 00	2,750 00
Normandin, A.	171 Notre Dame Est.	200	2,000 00	2,000 00
Normandin, J.	171 Notre-Dame Est.	50	500 00	500 00
Ouimet, E. A.	179 St. Jacques	140	1,400 00	1,400 00
Ouimet, Succ. Hon. J. A.	C/o Chs. Moncel, 176 St. Jacques	160	1,600 00	1,600 00
Ouimet, Berthe R., Mme.	100 Mance	1,000	10,000 00	10,000 00
Ouimet, Paul de R.		70	700 00	700 00
Paterson, M. E., Miss.	18 Winchester Ave.	50	500 00	500 00
Perodeau, Hon. N.	145 St. Jacques	100	1,000 00	1,000 00
Pelletier, Hon. L. P.	Quebec	175	1,750 00	1,750 00
Phelan, F. E.	437 Ste. Catherine Ouest	10	100 00	100 00
Plouffe, H.	1391 Logan Est	30	300 00	300 00
Prefontaine, T.	810 Dorchester Ouest	50	500 00	500 00
Prevost, E.	107 St. Jacques	11	110 00	110 00
Philps, A.	Huntingdon, Que.	20	200 00	200 00
Rainville, H. F.	C/o H. B. Rainville, Edifice Banque de Quebec	725	7,250 00	7,250 00
Rainville, Paul	Edifice Banque de Quebec	700	7,000 00	7,000 00
Rainville, Eug. A.	" "	500	5,000 00	5,000 00
Rainville, Hon. H. B.	" "	7,351	73,510 00	73,510 00
Rainville, G. R.	" "	5	50 00	50 00
Rougier, P. V.	63 Notre-Dame Est	10	100 00	100 00
Clement, J. E. et E. Brassard, es-qualité Ex. testamentaire de C. Roy				
Roy, Clotilde	444 Berri	50	500 00	500 00
Seminaire de Montreal	66 Notre-Dame Ouest	685	6,850 00	6,850 00
Santoire, A. T. Z.	St. Chrysostome	50	500 00	500 00
Savard, Mme. J. A.	407 Mount-Royal Est.	5	50 00	50 00
Simard, A.	100 St. Fr. Xavier	80	800 00	800 00
St. Germain, F.	70 St. Jacques	20	200 00	200 00
Tremblay, W.	450 Notre-Dame Ouest	10	100 00	100 00
Trenholme, W. H.	601 Clarke Ave., Westmount	10	100 00	100 00
Trudel, J. D.	35A Labelle	25	250 00	250 00
Vaillancourt, J. A.	618 St. Paul West	100	1,000 00	1,000 00
Villeneuve, Mme. J. B.	16 Laporte, Quebec	50	500 00	500 00
Ward, J.	115 Place Youville	20	200 00	200 00
Wilson, Hon. J. M.	486 St. Paul West	2,000	20,000 00	20,000 00
Warren, J. L.	316 Dorchester Est	100	1,000 00	1,000 00
	Totals	25,000	250,000 00	250,000 00

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

List of Directors—(As at Feb. 26, 1919.)

M. J. Butler, C.M.G., Pres.; Chas. F. Dale and J. J. Meagher, K.C., Vice-Pres.; Hugh Quinlan, W. D' E. Strickland, J. D. Montgomery, A. W. Robertson, W. S. Dresser.

List of Shareholders—(As at Dec. 31, 1918.)

Name.	Address.	No. of Shares.	Amount	Amount paid in Cash.
			$ cts.	$ cts.
Bradshaw, W. T.	Toronto, Ont.	75	7,500 00	2,500 00
Dale, Chas. F.	Montreal, P.Q.	1,001	100,100 00	20,033 33
Dale, (in trust) Chas. F.	"	225	22,500 00	4,500 00
Dyment, A. E.	Toronto, Ont.	75	7,500 00	2,500 00
Gittleson, Leonard	Montreal, P.Q.	5	500 00	500 00
Mathias, P. F.	"	10	1,000 00	1,000 00
Meagher, J. J. (in trust)	"	55	5,500 00	3,500 00
Montgomery, J. D.	Toronto, Ont.	70	7,000 00	2,333 33
Murphy, Miss L. V.	Montreal, P.Q.	160	16,000 00	4,000 00
Murray, W. Parkyn	Toronto, Ont.	25	2,500 00	2,500 00
McCulloch, Janet H.	Montreal, P.Q.	10	1,000 00	333 33
Peacock, P. W.	"	130	13,000 00	3,000 00
Potter, P. E.	"	112	11,200 00	2,400 00
Strickland, W. D'E.	Toronto, Ont.	30	3,000 00	1,000 00
Holden, Rufus C.	Montreal, P.Q.	55	5,500 00	5,500 00
Macpherson, A. J.	"	30	3,000 00	1,000 00
Shirres, David Alexander	"	30	3,000 00	1,000 00
Peacock, Wm.	Winnipeg, Man.	50	5,000 00	1,666 66
Ness, Mrs. Margaret S.	Ottawa, Ont.	10	1,000 00	333 33
Ridout, H. E.	Toronto, Ont.	10	1,000 00	333 33
Dickson, J. E. E.	Montreal, P.Q.	10	1,000 00	333 33
Birks, Gerald W.	"	30	3,000 00	1,000 00
Clelland, Wm.	"	25	2,500 00	833 33
Willmott, estate of John H.	Bracebridge, Ont.	40	4,000 00	4,000 00
Robertson, A. W.	Montreal, P.Q.	130	13,000 00	3,000 00
Quinlan, Hugh	"	130	13,000 00	3,000 00
Meagher, Muriel C.	"	72	7,200 00	2,400 00
Dresser, W. S.	Sherbrooke, P.Q.	25	2,500 00	833 33
Meagher, J. J.	Montreal, P.Q.	30	3,000 00	1,000 00
Baillie, F. W.	Toronto, Ont.	50	5,000 00	1,666 66
McCulloch, Margaret S.	Montreal, P.Q.	10	1,000 00	333 33
Sproul, Robert	Toronto, Ont.	4	400 00	133 33
Holden, J. C.	Montreal, P.Q.	25	2,500 00	2,500 00
Mosher, Mrs. M. C.	"	30	3,000 00	1,000 00
Wood, Frank P.	Toronto, Ont.	50	5,000 00	1,666 67
Butler, M. J.	Montreal, P.Q.	100	10,000 00	2,000 00
Doheny, Hugh	"	100	10,000 00	2,000 00
Bird, Godfrey	"	10	1,000 00	1,000 00
Meagher, Mrs Catherine J.	"	25	2,500 00	2,500 00
Totals		3,064	306,400 00	91,133 29

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 18, 1919.)

J. A. Thompson, Pres.; M. Long and W. M. Fisher, Vice-Presidents; J. D. McArthur, Colin Inkster, F. W. Drewry, D. L. Mather, D. F. Coyle, C. A. Adamson, W. A. Hebblewhite.

List of Shareholders—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount. paid cash.
			$ cts.	$ cts.
Adair, Thos.	Frobyshire, Sask.	12½	1,250 00	375 00
Adamson, J. E.	Winnipeg, Man.	25	2,500 00	750 00
Adamson, Mrs. Mary W.	"	11	1,100 00	330 00
Adamson, Alan B.	"	35	3,500 00	1,050 00
Adamson, C. A.	"	108	10,800 00	3,240 00
Argue, Wm. P.	Vancouver, B.C.	2½	250 00	75 00
Appleton, John	Toronto, Ont.	5	500 00	150 00
Axford, Annie, Mrs.	Winnipeg, Man.	3	300 00	90 00
Ashley, W. W.	Saskatoon, Sask.	13	1,300 00	390 00
Atkinson, C. L.	Wawanesa, Man.	10	1,000 00	300 00
Alpine, John Chas.	Joliet, Ill.	5	500 00	150 00
Adair, John	Treherne, Man.	5	500 00	150 00
Agnew, Thos. J.	Prince Albert, Sask.	13	1,300 00	390 00
Armitage, Robt.	Roland, Man.	13	1,300 00	390 00
Bell, Mrs. C. E.	Saskatoon, Sask.	100	10,000 00	3,000 00
Bain, Alex.	Winnipeg, Man.	25	2,500 00	750 00
Bettes, Jas. W.	"	50	5,000 00	1,500 00
Bell, Mrs. Elizabeth	"	105	10,500 00	3,150 00
Bashford, Wm. B.	Rosthern, Sask.	100	10,000 00	3,000 00
Boggs, J. G.	Saskatoon, Sask.	50	5,000 00	1,500 00
Brock, J. H. (estate)	Winnipeg, Man.	4	400 00	120 00
Breton, Mrs. N.	Letellier, Man.	1	100 00	30 00
Bullman, W. J.	Winnipeg, Man.	5	500 00	150 00
Bray, G. H.	Morden, Man.	5	500 00	150 00
Bond, Amos	Roland, Man.	2½	250 00	75 00
Baker, A. H.	Rosebank, Man.	12½	1,250 00	375 00
Bristol, J. Wesley	Victoria, B.C.	25	2,500 00	750 00
Black, Miss Jean E.	Morden, Man.	2½	250 00	75 00
Bjorstead, Julius	St. Paul, Minn.	5	500 00	150 00
Black, John Henry	Morden, Man.	5	500 00	150 00
Brethour, R. W.	Hamiota, Man.	½	50 00	15 00
Christie, Jonas	Glenboro, Man.	12½	1,250 00	375 00
Campbell, A. A.	Vancouver, B.C.	2½	250 00	75 00
Campbell, Louisa	"	2½	250 00	75 00
Chambers, John Hudson	Winnipeg, Man.	13	1,300 00	390 00
Chadwick, A. (estate)	"	1	100 00	30 00
Church, Miss E. J.	"	5	500 00	150 00
Carlin, Mrs. Florence	Victoria, B.C.	15	1,500 00	450 00
Clarkson, Worrell	St. Paul, Minn.	1	100 00	30 00
Cameron, John A.	Rathwell, Man.	5	500 00	150 00
Chalmers, R. J.	Manitou, Man.	5	500 00	150 00
Cornwall, W. A.	Claresholm, Alta.	5	500 00	150 00
Carrothers, J. W.	Methven, Man.	12½	1,250 00	375 00
Cherry, Harry T.	Winnipeg, Man.	5	500 00	150 00
Coyle, D. F.	"	25	2,500 00	750 00
Chambers, Robert	Gretna, Man.	20	2,000 00	600 00
Campbell, R. J., M.D.	Boissevain, Man.	2½	250 00	75 00
Crawford, W. E.	Brandon, Man.	10	1,000 00	300 00
Cannon, Charles	Belmont, Man.	7½	750 00	225 00
Campbell, E. J.	Estevan, Sask.	5	500 00	150 00
Castell, Sophia A. H., Mrs.	Belmont, Man.	5	500 00	150 00
Clinkskill, James	Saskatoon, Sask.	5	500 00	150 00
Couling, Pierce	Wawanesa, Man.	5	500 00	150 00
Crease, Lindley, K.C.	Victoria, B.C.	2½	250 00	75 00

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Chubb, Benjamin	North Vancouver, B.C.	12½	1,250 00	375 00
Carpenter, Dr. Oscar A.	Sully, Iowa	12½	1,250 00	375 00
Coo, George H.	Fort William, Ont.	5	500 00	150 00
Crawford, Miss A. G.	Ottawa, Ont.	10	1,000 00	300 00
Canada Terr. Corporaiton	Winnipeg, Man.	676½	67,650 00	20,295 00
Drewry, E. L.	"	5	500 00	150 00
Drewry, F. W.	"	30	3,000 00	900 00
Dewart, E. H.	"	5	500 00	150 00
Deans, W. J.	Brandon, Man.	13	1,300 00	390 00
Deeves, Griffin H.	Chicago, Ill.	10	1,000 00	300 00
Davidson, Gilbert E.	Manitou, Man.	5	500 00	150 00
Dundas, Henry	Miami, Man.	7½	750 00	225 00
Denegre, James D.	St. Paul, Minn.	5	500 00	150 00
Dingwall, D. R. (estate)	Winnipeg, Man.	2½	250 00	75 00
Duncan, James	Glenboro, Man.	5	500 00	150 00
Elliott, A. J. and O. T. H.	Wawanesa, Man.	25	2,500 00	750 00
Elliott, James H.	Carnduff, Sask.	13	1,300 00	390 00
Elliott, A. R., Dr.	Chicago, Ill.	10	1,000 00	300 00
Friesen, Jacob L.	Gretna, Man.	25	2,500 00	750 00
Friesen, Jacob P.	"	50	5,000 00	1,500 00
Friesen, Peter J.	"	25	2,500 00	750 00
Fahey, Joseph	Winnipeg, Man.	50	5,000 00	1,500 00
Fisher, W. M.	"	200	20,000 00	6,000 00
Fairbairn, Alex.	Carnduff, Sask.	12½	1,250 00	375 00
Fairbairn, Geo.	"	12½	1,250 00	375 00
Foulds, W. R.	"	8	800 00	240 00
Fitzhenry, W. D. Tight	Myrtle, Man.	12½	1,250 00	375 00
Fleming, Edgar	Victoria, B.C.	3	300 00	90 00
Fairfax, W. H.	Holland, Man.	7½	750 00	225 00
Frederickson, J. S.	Glenboro, Man.	5	500 00	150 00
Frank, Mrs. R. W.	Minto, Man.	5	500 00	150 00
Fargey, John H.	La Rivière, Man.	½	50 00	15 00
Fife, Gordon	Crystal City, Man.	5	500 00	150 00
Fellows, Archie	Victoria, B.C.	5	500 00	150 00
Foulds, A. H.	Carnduff, Sask.	38	3,800 00	1,140 00
Fitzpatrick, Frank J.	Newdale, Man.	20	2,000 00	600 00
Grant, Geo. J.	St. Paul, Minn.	5	500 00	150 00
Galt, Geo. F.	Winnipeg, Man.	5	500 00	150 00
Guthrie, Archibald (estate)	St. Paul, Minn.	5	500 00	150 00
Green, Jos. E.	Wawanesa, Man.	2½	250 00	75 00
Garbutt, O. D.	Crystal City, Man.	1	100 00	30 00
Gillen, Mrs. Maud	Winnipeg, Man.	2½	250 00	75 00
Hebblewhite, W. A.	"	100	10,000 00	3,000 00
Heubach, Mrs. Elizabeth H.	Montreal, Que.	50	5,000 00	1,500 00
Harris, Henry	Victoria, B.C.	3	300 00	90 00
Hettle, John	Fairfax, Man.	1	100 00	30 00
Hamilton, Janet	Victoria, B.C.	12½	1,250 00	375 00
Hall, J. D.	Vancouver, B.C.	5	500 00	150 00
Herriott, William	Souris, Ma	5	500 00	130 00
Huston, James	Manitou, Man.	5	500 00	150 00
Hodgson, James H.	Roland, Man.	37½	3,750 00	1,125 00
Hefford, Chas. W.	Miami, Man.	2½	250 00	75 00
Hedderly, John E.	Grandview, Man.	5	500 00	150 00
Hanson, A. H.	Saskatoon, Sask.	25	2,500 00	750 00
Hutchinson, H. W.	Winnipeg, Man.	100	10,000 00	3,000 00
Hay, Robert F. (estate)	"	20	2,000 00	600 00
Hamilton, W. L.	Passburg, Alta.	50	5,000 00	1,500 00
Haverson, John H.	Carman, Man.	5	500 00	150 00
Higgins, A. F.	Roland, Man.	3	300 00	90 00
Halpenny, Dr. J.	Winnipeg, Man.	12½	1,250 00	375 00
Holditch, Miss Constance M.	Winnipeg, Man.	5	500 00	150 00
Hudson, Horace V.	"	2½	250 00	75 00
Hamilton, J. J.	Sioux Falls, S.D.	3	300 00	90 00
Houghton, Raymond R.	Belmont, Man.	1	100 00	30 00

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Hodgson, William T.	Roland, Man.	38	3,800 00	1,140 00
Inkster, Colin	Winnipeg, Man.	50	5,000 00	1,500 00
Jordan, Wm	"	100	10,000 00	3,000 00
Jackson, Wemyss	Hinsdale, Ill.	10	1,000 00	300 00
Jackson, Wm	Holland, Man.	5	500 00	150 00
Johnson, R. E.	Minneapolis, Minn.	1½	150 00	45 00
Johnson Bros.	Minto, Man.	12½	1,250 00	375 00
Jones, Oswald Meredith, Dr.	Victoria, B.C.	25	2,500 00	750 00
Jones, Frederick W.	"	12½	1,250 00	375 00
Keene, Harold	Winnipeg, Man.	2½	250 00	75 00
Kerr, O. W. & Co.	Minneapolis, Man.	5	500 00	150 00
Kane, Paul	Rathwell, Man.	5	500 00	150 00
Konantz, Edward A.	St. Paul, Minn.	5	500 00	150 00
Kirk, Mrs. Mary E.	Myrtle, Man.	12½	1,250 00	375 00
Kirk, Thomas W.	"	23½	2,350 00	705 00
Kerr, Ezra	Crystal City, Man.	2½	250 00	75 00
Kenny, John	Victoria, B.C.	8	800 00	240 00
Kenaston, Frederick E.	Minneapolis, Minn.	100	10,000 00	3,000 00
Kisbey, R. C.	Estevan, Sask.	50	5,000 00	1,500 00
Kelley, W. C.	West Summerland, B.C.	50	5,000 00	1,500 00
Kennedy, Finlay	Regina, Sask.	3	300 00	90 00
Laycock, J. S.	"	30	3,000 00	900 00
Lockhart, W. T.	Carnduff, Sask.	13	1,300 00	390 00
Limback, Jos. A.	Chicago, Ill.	13	1,300 00	390 00
Livingston, Peter	Morden, Man.	3	300 00	90 00
Long, Michael	Winnipeg, Man.	426½	42,650 00	12,795 00
Long, William	"	20	2,000 00	600 00
Long, Mrs. Sadie	"	15	1,500 00	450 00
Lamont, Hon. John R.	Regina, Sask.	50	5,000 00	1,500 00
Laughlin, J. Bell	Cartwrgith, Man.	2½	250 00	75 00
Langtry, Robert	Roland, Man.	3	300 00	90 00
Lloyd, M. T. L.	Holland	5	500 00	150 00
Leslie, Frederick G.	St. Paul, Minn.	1	100 00	30 00
Leslie, John, Estate of	Winnipeg, Man.	20	2,000 00	600 00
Locke, Corbet, Judge	Morden, Man.	2½	250 00	75 00
Law, William M.	Prince Rupert, B.C.	5	500 00	150 00
Long, James	Whitby, Ont.	10	1,000 00	300 00
Mather, D. L.	Winnipeg, Man.	250	25,000 00	7,500 00
Matheson, Duncan	Inverness, Scotland	20	2,000 00	600 00
Mather, R. A.	Vancouver, B.C.	50	5,000 00	1,500 00
Mulock, William Redford	Winnipeg, Man.	2	200 00	60 00
Manning, Luther	Crystal City, Man.	2½	250 00	75 00
Morphy, John Henry	Miami, Man.	15	1,500 00	450 00
Moore, Richard F. C.	Winnipeg, Man.	2½	250 00	75 00
Manning, Robert F.	"	12½	1,250 00	375 00
Mitchell, Hillyard	Duck Lake, Sask.	5	500 00	150 00
Miller, Dr. P. H.	Morden, Man.	5	500 00	150 00
Moffatt, Frank B.	Weyburn, Sask.	5	500 00	150 00
Mara, John Andrew	Victoria, B.C.	50	5,000 00	1,500 00
Morley, W. D. E.	Winnipeg, Man.	5	500 00	150 00
Morrison, Miss A. M.	Calgary, Alta.	5	500 00	150 00
McDonald, Donald H.	Fort Qu'Appelle, Sask.	440	44,000 00	13,200 00
McKenty, F. D., Dr.	Winnipeg, Man.	60	6,000 00	1,800 00
McDonald, D. O.	"	10	1,000 00	300 00
McKenty, Dr. James	"	50	5,000 00	1,500 00
McArthur, John D.	"	250	25,000 00	7,500 00
McDonald, John A.	Fort Qu'Appelle, Sask.	50	5,000 00	1,500 00
McIntyre, David Ross	Belmont, Man.	5	500 00	150 00
McGregor, James	Clearwater, Man.	5	500 00	150 00
McLachlan, R. D.	Stockton, Man.	25	2,500 00	750 00
McTavish, Miss Sara	Minto, Man.	1	100 00	30 00
McLeod, D. N.	Moosejaw, Sask.	1	100 00	30 00
McKnight, George	Glenboro, Man.	10	1,000 00	300 00
McMillan, Donald	Neepawa, Man.	5	500 00	150 00
McCullough, Wm. Irvine	Cartwright, Man.	1	100 00	30 00

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
McGill, David	Holland, Man.	5	500 00	150 00
McCutcheon, John A.	Glenboro, Man.	10	1,000 00	300 00
McGillvray, Thos. D.	Mather, Man.	14	1,400 00	420 00
McKenzie, N. M. W. J.	Fort William, Ont.	10	1,000 00	300 00
Macintyre, L. C. Estate	Winnipeg, Man.	5	500 00	150 00
McCoullough, C. C. M. D.	Fort William, Ont.	5	500 00	150 00
McNeil, Frederick M.	Coronation, Alta.	12½	1,250 00	375 00
Newth, Reginald	Lipton, Sask.	10	1,000 00	300 00
Newport, Reece M.	St. Paul, Minn.	1	100 00	30 00
Newton, Walter Selkirk	Winnipeg, Man.	2	200 00	60 00
Oxendale, James	Victoria, C.B.	3	300 00	90 00
Orchard, Helen M. Mrs.	Evanston, Ill.	3	300 00	90 00
Philips, Haskell L.	Cartwright, Man.	2½	250 00	75 00
Park, Jos.	Rosebank, Man.	5	500 00	150 00
Persse, J. B.	Winnipeg	5	500 00	150 00
Philips. Alex. (estate)	Roland, Man.	12½	1,250 00	375 00
Pfernmer, A. H.	Mrytle, Man.	12½	1,250 00	375 00
Philips, Jas.	Roland, Man.	2½	250 00	75 00
Platz, Paul P.	Chicago, Ill.	1	100 00	30 00
Pemberton, Frederick B.	Victoria, B.C.	50	5,000 00	1,500 00
Parker, Wm. A.	Manitou, Man.	10	1,000 00	300 00
Price, Harry, S.	Winnipeg, Man.	2½	250 00	75 00
Roberts, Edward	Treherne, Man.	5	500 00	150 00
Ross, George	Roland, Man.	13	1,300 00	390 00
Roblin, Sir R. P.	Winnipeg, Man.	50	5,000 00	1,500 00
Roberts, Henry L.	Grimsby, Ont.	50	5,000 00	1,500 00
Ross, Jas. I. N.	Cabri, Sask.	10	1,000 00	300 00
Robertson, Thos. S.	Holland, Man.	25	2,500 00	750 00
Roberts, Thomas (estate)	Winnipeg, Man.	5	500 00	150 00
Riddell, Alex. Rev.	High Bluff, Man.	2	200 00	60 00
Ross, W. F.	Holland, Man.	5	500 00	150 00
Rixon, H. L.	Brandon.	5	500 00	150 00
Ross, Wm. Randolph	Holland, Man.	5	500 00	150 00
Reid, John Wm.	Holmfield, Man.	1	100 00	30 00
Robinson, James, estate	Winnipeg, Man.	3	300 00	90 00
Rawson, W. J.	Brandon, Man.	5	500 00	150 00
Rankin, George & Son	Oakner, Man.	3	300 00	90 00
Riordon, John	Winnipeg, Man.	50	5,000 00	1,500 00
Ryan, Thomas	"	5	500 00	150 00
Richardson, J. F.	Toronto	13	1,300 00	390 00
Smith, James Baird (estate)	Winnipeg	15	1,500 00	450 00
Scarrow, Wellington	Rathwell, Man.	2½	250 00	75 00
Smith, William B.	Chicago, Ill.	5	500 00	150 00
Sparks, Francis F.	Vancouver, B.C.	6	600 00	180 00
Shannon, John Philip	Saskatoon, Sask.	5	500 00	150 00
Stewart, Alexander	Holland, Man.	27½	2,750 00	825 00
Stewart, James	"	32½	3,250 00	975 00
Seaborn, W. E.	Moosejaw, Sask.	25	2.500 00	750 00
Stewart, Arthur (estate)	Winnipeg, Man.	25	2,500 00	750 00
Smith, A. W. H.	Brandon, Man.	2½	250 00	75 00
Smith, P. A. (estate)	Winnipeg, Man.	20	2,000 00	600 00
Simpson, R. M., M.D.	Winnipeg, Man.	12½	1,250 00	375 00
Smith Alfred	Holland, Man.	17½	1,750 00	525 00
Speight, Miss Augusta	Winnipeg, Man.	100	10,000 00	3,000 00
Sullivan, Mrs. Sarah A.	"	25	2,500 00	750 00
Story, Richard	Franklin, Man.	1	100 00	30 00
Stoker, Dee A.	Chicago, Ill	5	500 00	150 00
Scarrow, Robert	Rathwell, Man.	2½	250 00	75 00
Steel, Mrs. Jennie	Minga, Man.	7½	750 00	225 00
Snider, A. W.	Wawanesa, Man.	25	2,500 00	750 00
Scott, R. R.	Winnipeg, Man.	5	500 00	150 00
Smith, Fess Agency Limited	Winnipeg, Man.	73	7,300 00	2,190 00
Squier, Mrs. C.	Clearwater, Man.	1	100 00	30 00
Strachan, Robert	Fort William, Ont.	7½	750 00	225 00
Seagrelli, Ernest B.	Joliett, Ill.	5	500 00	150 00

THE NORTH EMPIRE FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Scott, Henry	West Summerland, B.C.	10	1,000 00	300 00
Thorburn, Chas. H.	Chicago, Ill.	2½	250 00	75 00
Turriff, John G.	Ottawa, Ont.	50	5,000 00	1,500 00
Turiff, Miss L. J.	Winnipeg, Man.	100	10,000 00	3,000 00
Turriff, Mrs. C. M.	Ottawa, Ont.	56	5,600 00	1,680 00
Turriff, Miss E. A.	"	11	1,100 00	330 00
Turriff, John G. (in trust)	"	11	1,100 00	330 00
Turriff, John G. (in trust)	"	11	1,100 00	330 00
Turriff, Robert S. (Estate)	Regina, Sask.	11	1,100 00	330 00
Thompson, J. A.	Winnipeg, Man.	199½	19,950 00	5,985 00
Thomson, W. M.	Fort Qu'Apelle, Sask.	10	1,000 00	300 00
Tweed, H. R. Dr.	Winnipeg, Man.	5	500 00	150 00
Tupper, Ransom	Chicago, Ill.	10	1,000 00	300 00
Thornton, Mrs. Mary	Winnipeg, Man.	2½	250 00	75 00
Tweed, George Frank	Winnipeg, Man.	5	500 00	150 00
Thomber, Miss Bessie H.	Wawanesa, Man.	2½	250 00	75 00
Thomber, Ernest J.	"	5	500 00	150 00
Thomber, Hugh R.	"	2½	250 00	75 00
Thompson, Mrs. Ethel	Boissevain, Man.	2½	250 00	75 00
Tolton, John Ernest	Oak Lake, Man.	2½	250 00	75 00
Tannweiser, Charles	Calgary, Alta.	10	1,000 00	300 00
Wilkinson, Jos. M. D.	Govan, Sask.	25	2,500 00	750 00
Webster, Henry	Victoria, B.C.	3	300 00	90 00
Wright, Mrs. J. T.	Folkstone, Eng.	7½	750 00	225 00
Willers, Thomas	Ellisborough, Sask.	20	2,000 00	600 00
West, George W.	Innisfail, Alta.	1½	150 00	45 00
Wessels, Henry F.	St. Paul, Minn.	5	500 00	150 00
Willock, W. L.	Sully, Iowa.	2½	250 00	75 00
Wheelock, Webster	St. Paul, Minn.	5	500 00	150 00
Willson, Harry L.	Winnipeg, Man.	5	500 00	150 00
Wardhaugh, Mark Ferris	"	1	100 00	30 00
Wilson, David	Ft. Qu'Appelle, Sask.	5	500 00	150 00
Wilson, Thos. J.	Belmont, Man.	13	1,300 00	390 00
Wilson, Russell	Saskatoon, Sask.	5	500 00	150 00
Wilson, Mrs. Nancy	Rathwell, Man.	5	500 00	150 00
Willoughby, J. H. C., Dr.	Saskatoon, Sask.	25	2,500 00	750 00
Willoughby, W. B.	Moosejaw, Sask.	6½	650 00	195 00
Whitmore, George R.	Regina, Sask.	50	5,000 00	1,500 00
Wray, Annie R. Mrs.	Omaha, Neb.	5	500 00	150 00
Welch, John	Roland, Man.	2½	250 00	75 00
Wenman, Helen Kate	Souris, Man.	5	500 00	150 00
Westbrook, S. G.	Belmont, Man.	2½	250 00	75 00
Winthrope, A. W.	Lyleton, Man.	5	500 00	150 00
Young, Donald D.	Winnipeg, Man.	10	1,000 00	300 00
Young, David J.	Calgary, Alta.	5	500 00	150 00
Young, Peter A.	Crystal City, Man.	15	1,500 00	450 00
Youngman, Walter	Winnipeg, Man.	3	300 00	90 00
Totals		6,879	$687,900 00	$ 206,370 00

THE NORTH WEST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 13, 1919.)

G. R. Crowe, President; G. V. Hastings, Vice-President; Thos, Bruce, Deputy Manager; D. E. Sprague, G. F. Galt, J. S. Hough.

LIST OF SHAREHOLDERS—(As at December 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount. paid in cash.
			$ cts.	$ cts.
G. R. Crowe, Winnipeg	Winnipeg, Man	15	1,500 00	600 00
D. E. Sprague	"	15	1,500 00	600 00
G. V. Hastings	"	15	1,500 00	600 00
G. F. Galt	"	15	1,500 00	600 00
J. S. Hough	"	15	1,500 00	600 00
Thos. Bruce	"	15	1,500 00	600 00
Union Assurance Society, Limited	London, Eng	2,410	241,000 00	96,400 00
Totals		2,500	250,000 00	100,000 00

THE OCCIDENTAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 26, 1919.)

Randal Davidson, Pres.; C. A. Richardson, Vice-Pres. and Secretary; S. E. Richards, W. A. T. Sweatman, Robt. Campbell.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Davidson, R	Montreal, Que	25	2,500 00	1,000 00
Richardson, C. A	Winnipeg, Man	25	2,500 00	1,000 00
Richards, S. E	"	25	2,500 00	1,000 00
Sweatman, W. A. T	"	25	2,500 00	1,000 00
Dobson, S. G	"	25	2,500 00	1,000 00
North British and Mercantile	Edinburgh, Scot	4,855	485,500 00	168,962 70
Powell, George	Grenfell, Sask	10	1,000 00	400 00
Spicer, H. W	"	10	1,000 00	400 00
Totals		5,000	500,000 00	174,762 70

THE PACIFIC COAST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 3, 1919.)

Dr. D. H. Wilson, Pres.; W. H. Malkin and J. B. Mathers, Vice-Pres.; R. P. McLennan, J. Rogers, Geo. Martin, T. W. Greer, C. Spencer, E. H. Crandell, J. W. Horne, W. H. Malkin, D. H. Wilson, M.D.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Popham, Dr. Edwin S.	Winnipeg, Man.	3,000 00	3,000 00
Cran, James	Duncan, B.C.	2,000 00	2,000 00
Althoff, Rev. Jno.	Nelson, B.C.	600 00	600 00
Curtis, D. S.	New Westminster, B.C.	2,000 00	2,000 00
Stuart, J. Duff	Vancouver, B.C.	10,000 00	3,820 00
Allen, J. C.	East Burnaby, B.C.	3,000 00	1,380 00
Almour, Joseph	.....	700 00	700 00
Macauley, D. G.	Victoria, B.C.	5,000 00	5,000 00
Crosby, Thos., estate	Vancouver, B.C.	2,000 00	2,000 00
Jones, T. D.	Nanaimo, B.C.	500 00	500 00
Fawcett, R. C.	Duncan, B.C.	1,000 00	1,000 00
Pettit, Geo., estate of	Victoria, BC.	2,000 00	2,000 00
Collins, Mrs. A. M.	Vancouver, B.C.	1,500 00	1,405 00
Dalley, E.	Victoria, B.C.	1,500 00	1,500 00
Hughes, Mrs. E.	Sardis, B.C.	2,000 00	1,770 00
Wilson, A. H.	Fairville, N.B.	500 00	500 00
Wilson, R. S.	"	500 00	500 00
York, Joseph	Victoria, B.C.	500 00	500 00
Swayne, A. C.	Vancouver, B.C.	3,500 00	3,500 00
Haggart, Helen M.	Tod Inlet, B.C.	1,000 00	1,000 00
Lay, J. M.	Vancouver, B.C.	10,000 00	10,000 00
Renwick, John	Nanaimo, B.C.	1,000 00	1,000 00
Hume, Bessie W.	Dartmouth, N.S.	700 00	700 00
Plaxton, H. E.	Winnipeg, Man.	900 00	900 00
Blake, Mrs. L. E.	Vancouver, B.C.	500 00	500 00
Pinchbeck, Geo.	Bellingham, Wash.	1,200 00	1,185 00
Deans, Mrs. Elizabeth	Victoria, B.C.	2,000 00	1,710 00
Plaxton, John	Winnipeg, Man.	500 00	500 00
Wood, Thos.	Victoria, B.C.	6,000 00	4,598 74
Armstrong, Angus	Ashcroft, B.C.	900 00	900 00
McNutt, A. J.	Halifax, N.S.	500 00	500 00
James, W. H.	Vancouver, B.C.	600 00	531 00
Abbott, E. J.	Mission City, B.C.	2,000 00	1,770 00
Gaetz, F. H.	Halifax, N.S.	400 00	400 00
Adams, Mary	Dartmouth, N.S.	2,500 00	2,305 00
Cross, G. B.	Sapperton, B.C.	500 00	500 00
Heaps, Mrs. Anna	Vancouver, B.C.	800 00	692 00
Spencer, David	Victoria, B.C.	10,400 00	3,848 00
Miller, Isaac	Winnipeg, Man.	500 00	500 00
Spencer, Chris.	Vancouver, B.C.	12,800 00	12,584 00
Maritime Securities Co., Ltd.	Sydney, N.S.	100 00	73 00
Odlum, Edward	Vancouver, B.C.	500 00	500 00
Connell, K.	Victoria, B.C.	2,600 00	2,600 00
Bunce, John	Vancouver, B.C.	3,500 00	3,500 00
Wright, Mrs. C. A.	Pasadena, Cal.	2,000 00	2,000 00
Evans, G. U.	Halifax, N.S.	500 00	500 00
Young, G. W.	"	300 00	300 00
Horne, Jas. W.	Vancouver, B.C.	9,500 00	4,700 00
Rumble, John, estate	Central Park, B.C.	5,000 00	5,000 00
Watt, W. L.	Long Beach, Cal.	2,000 00	2,000 00
Hamilton, S. B.	Nanaimo, B.C.	3,000 00	3,000 00
Stabler, A.	North Vancouver, B.C.	1,000 00	1,000 00
Gaskell, M. J.	Vancouver, B.C.	2,000 00	1,300 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
McRae, Henry	Nanaimo, B.C.	500 00	500 00
Palmer, E. J.	Chemainus, B.C.	2,000 00	2,000 00
Sanford, I. E.	Halifax, N.S.	500 00	500 00
Smith, Mrs. F. R.	Victoria, B.C.	2,000 00	2,000 00
Martindale, Eliz.	"	100 00	100 00
Jones, Geo. H.	Nanaimo, B.C.	2,000 00	2,000 00
Paterson, T. W. (Hon.)	Victoria, B.C.	5,000 00	5,000 00
Newbury, J. C.	"	10,000 00	10,000 00
Thomson, H. B.	"	10,000 00	10,000 00
Dominey, Wm.	Halifax, N.S.	600 00	600 00
Ker, W. H.	Vancouver, B.C.	10,000 00	10,000 00
Eperson, Vincent	Nelson, B.C.	500 00	500 00
Gossip, Lucy	Halifax, N.S.	300 00	300 00
Rogers, J. Spencer	Detroit, Mich.	23,200 00	6,070 00
King, Chas. E.	Victoria, B.C.	500 00	500 00
Leckie, W. H.	Vancouver, B.C.	10,000 00	4,833 33
Turner, John	Vancouver, B.C.	400 00	400 00
Matheson, Georgina	Victoria, B.C.	500 00	500 00
Rogers, Jonathan	Vancouver, B.C.	10,000 00	4,333 33
Huestis, S. F.	Toronto, Ont.	800 00	800 00
Grant, Mrs. H. M.	Victoria, B.C.	10,000 00	10,000 00
Mosher, F. W.	Halifax, N.S.	500 00	500 00
Harvey, Mary	Halifax, N.S.	100 00	100 00
Horner, J.	Vancouver, B.C.	500 00	500 00
Snider, A. B.	Nanaimo, B.C.	1,000 00	1,000 00
Preston, Mrs. B. L.	"	500 00	500 00
Begg, W. A.	Medicine Hat, Alta.	1,000 00	1,000 00
Carter, W. C.	Sydney, C.B.	400 00	400 00
McKeown, Angus	Victoria, B.C.	2,500 00	2,410 00
Peacey, John	Vancouver, B.C.	600 00	600 00
Cherry, Mrs. Flora	Winnipeg, Man.	1,000 00	885 00
Telfer, Geo. J.	Winnipeg, Man.	2,500 00	1,318 00
Blackstock, M.	Victoria, B.C.	1,600 00	1,600 00
McKie, Jno.	Grand Forks, B.C.	500 00	500 00
Martin, Geo.	Vancouver, B.C.	6,000 00	5,190 00
Edgecombe, Mrs. Helen	St. John, N.B.	800 00	800 00
Grant, C. C.	St. Stephen, N.B.	4,000 00	3,770 00
McLachlin, J.	Vancouver, B.C.	2,000 00	1,885 00
Parsons, E. J., estate	Victoria, B.C.	2,000 00	2,000 00
Elliott, Mrs. S. R.	Kamloops, B.C.	2,000 00	2,000 00
Fulton, Wm. H.	Portland, Ore.	500 00	500 00
Baker, Mrs. E. A.	Winnipeg, Man.	1,500 00	1,500 00
Duke, R. H., estate	Vancouver, B.C.	6,100 00	2,801 00
Bilodeau, P.O.	New Westminster, B.C.	2,000 00	2,000 00
McCourt, John	Vancouver, B.C.	2,600 00	2,249 00
Morris, Jas. W.	Halifax, N.S.	1,000 00	892 00
Gardiner, Fk.	Vancouver, B.C.	2,100 00	2,100 00
Boulding, G. T.	Victoria, B.C.	500 00	500 00
Anderson, Andrew	"	800 00	800 00
Doyle, J. F.	Nanaimo, B.C.	300 00	300 00
Clemence, S. G.	Victoria, B C.	800 00	719 00
Mathers, J. C.	Swansons Bay, B.C.	500 00	365 00
Mould, Mrs. J. M.	Vancouver, B.C.	1,600 00	1,384 00
Ballam, R. G.	Chilliwack, B.C.	500 00	500 00
Mathers, J. B.	Vancouver, B.C.	4,500 00	3,285 00
Newcombe, Mrs. Sarah	Victoria, B.C.	800 00	488 00
Shatford, W. T.	Penticton, B.C.	4,000 00	3,460 00
Stoddart, G. A. C.	Victoria, B.C.	2,600 00	2,330 00
Malkin, W. H.	Vancouver, B.C.	4,000 00	3,595 00
Muddell, C.	"	1,600 00	1,384 00
MacDonald, W. L.	"	1,000 00	885 00
Chadwick, S.	"	300 00	300 00
Boyce, Dr. B. F.	Kelowna, B.C.	1,600 00	1,384 00
Graham, T. W.	Lillooet, C.B.	500 00	500 00
Matheson, Robt.	Victoria, B.C.	2,100 00	1,776 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Hart, Dr. E. C.	"	3,000 00	2,730 00
Reid, A. M. C.	Vancouver, B.C.	1,000 00	1,000 00
Harrison, Mrs. C. R.	St. John, N.B.	400 00	400 00
Stirling, T. W.	Kelowna, B.C.	2,000 00	1,730 00
Mounce, L. A.	Vancouver, B.C.	2,000 00	2,000 00
Wilson, Dr. D. H.	"	7,600 00	7,600 00
Deans, Elizabeth	Victoria, B.C.	5,000 00	5,000 00
Deans, John	"	5,000 00	5,000 00
Powers, J. E. T.	Nanaimo, B.C.	3,500 00	1,477 50
Scott, R. H.	Winnipeg, Man.	1,000 00	865 00
Harris & Horton	Halifax, N.S.	300 00	300 00
Hogle, Dr. J. H.	Vancouver, B.C.	2,000 00	1,720 00
Crandell, E. H.	Calgary, Alta.	8,800 00	4,355 00
Dingwall, estate (D. R.)	Winnipeg, Man.	12,500 00	7,100 00
Heibert, Gerhard	"	1,000 00	865 00
Banning, C. P.	"	500 00	500 00
Woodland, H. E.	Grand Forks, B.C.	2,000 00	1,865 00
Wilson, A. E.	St. John, N.B.	500 00	500 00
Goodacre, L.	Victoria, B.C.	500 00	500 00
Bone, W. H.	"	1,000 00	865 00
Morley, John	Sydney, N.S.	100 00	100 00
McLennan, R. P.	Vancouver, B.C.	5,000 00	2,645 00
McFadzen, F. H.	Batavia, N.Y.	400 00	346 00
Brown, Thos.	Halifax, N.S.	1,000 00	1,000 00
Ledingham, G. T.	Victoria, B.C.	1,000 00	865 00
McCandless, A. G.	Vancouver, B.C.	500 00	500 00
Clarke, G. W.	Victoria, B.C.	2,300 00	1,324 84
Lewis, Wm., estate	Courtney, B.C.	2,000 00	1,410 00
Wasson, Dr. H. J.	Victoria, B.C.	5,000 00	5,000 00
Solly, D. A. O.	Summerland, B.C.	4,000 00	4,000 00
Richards, J. T.	Byrdton, Va.	200 00	177 00
McCallum, D.	Grand Forks, B.C.	1,500 00	1,500 00
Wallace, P.	Vancouver, B.C.	10,000 00	10,000 00
Gillespie, Dr. J. A.	"	1,500 00	218 00
Murray, Mrs. A.	Halifax, N.S.	600 00	600 00
Downs, Mrs. Mary	"	100 00	100 00
Mounce, Ralph	Newport Landing, N.S.	200 00	200 00
Van Houten, A. C.	Nanaimo, B.C.	3,700 00	3,700 00
Van Houten, A. C. & M. O.	"	2,800 00	2,800 00
Brown, F. T.	Vancouver, B.C.	1,000 00	1,000 00
Taylor, D. & J.	Nanaimo, B.C.	500 00	500 00
Halliday, Mrs. May	Halifax, N.S.	2,000 00	1,730 00
Munro, A. K.	Victoria, B.C.	3,100 00	3,100 00
Munro, A. K. (Administrator)	"	200 00	200 00
Saunders, B. P.	Halifax, N.S.	400 00	400 00
Sinfield, C. A. J.	Ryde, New South Wales	500 00	500 00
Reid, Mrs. Roberta	Victoria, B.C.	1,400 00	1,400 00
Hutchison, Dr. J. N.	Winnipeg, Man.	6,000 00	6,000 00
Lamont, Jas. F.	Vancouver, B.C.	200 00	200 00
Swanson, J. A.	Nanaimo, B.C.	200 00	200 00
Vedder, E. A.	Sardis, B.C.	400 00	400 00
Hendry, Alex.	Winnipeg, Man.	1,000 00	1,000 00
Craig, Geo. (In trust)	"	500 00	500 00
Kingsley, Anna	Shawinigan Lake, B.C.	500 00	500 00
Kingsley, Harry	"	500 00	500 00
Kingsley, Geo.	"	500 00	500 00
Bowman, A. & E.	Nanaimo, B.C.	300 00	300 00
Shaffner, Mrs. A.	Halifax, N.S.	2,800 00	2,033 11
Flynn, Patrick	Lakemere, B.C.	300 00	300 00
Renwick, Thos.	Nanaimo, B.C.	1,000 00	1,000 00
Moir, Wm. M., estate	Victoria, B.C.	2,500 00	2,500 00
Leslie, Isaac G.	Dartmouth, N.S.	1,000 00	1,000 00
Hodgson, H. H.	Prince Rupert, B.C.	300 00	300 00
Crathorne, G. A.	Dartmouth, N.S.	500 00	500 00
Hardy, Mrs. A. McN.	Arlington, Mass.	400 00	400 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Mott, Henry Y.	Dartmouth, N.S.	500 00	500 00
Barron, Eliz. A. F.	Victoria, B.C.	500 00	500 00
Pauline, F. A.	"	10,000 00	10,000 00
Chittick, Jos.	Dartmouth, N.S.	200 00	200 00
Chittick, S. C.	"	400 00	400 00
Laidlaw, A. M.	"	300 00	300 00
Copp, Capt. W. H.	Vancouver, B.C.	5,000 00	5,000 00
Ross, Geo. H.	Winnipeg, Man.	1,000 00	1,000 00
Carter, Alf.	Dartmouth, N.S.	200 00	200 00
Carter, Robt.	"	200 00	200 00
Carter, Mrs. S.	"	400 00	400 00
Griffin, Mrs. M. C.	"	300 00	300 00
Balcom, Mrs. E. M.	"	200 00	200 00
Morash, J. P.	"	200 00	200 00
Dustan, A. E.	"	300 00	300 00
Creighton, A. H.	"	200 00	200 00
Creighton, Mrs. B.	"	200 00	200 00
Ross, Mrs. Emma	"	100 00	100 00
Morash, Scott.	"	400 00	400 00
Morash, J. R.	"	400 00	400 00
Morash, N.	"	400 00	400 00
Gossip, M. L.	Halifax, N.S.	200 00	200 00
Johns, Samuel	Strawberry Vale, B.C.	1,000 00	1,000 00
Whitacre, M. F.	Vancouver, B.C.	500 00	500 00
Johns, Albion	Victoria, B.C.	1,000 00	1,000 00
Young, Abram	Bridgetown, N.S.	500 00	500 00
Tobin, A. H.	Victoria, B.C.	5,000 00	4,160 00
Russell, J. H. G.	Winnipeg, Man.	2,500 00	2,500 00
Munro, Jane	Halifax, N.S.	500 00	500 00
Mahon, C. E.	Vancouver, B.C.	1,000 00	710 00
Wilson, Wm.	Victoria, B.C.	5,000 00	5,000 00
Greer, T. W.	Vancouver, B.C.	3,100 00	2,479 00
Morash, J. P., estate	Northwest Cove, N.S.	1,000 00	1,000 00
Brown, G. B.	Nanaimo, B.C.	1,000 00	1,000 00
Hodgson, Thos.	"	1,000 00	1,000 00
Mahrer, Herman	"	4,000 00	4,000 00
Shaw, John	"	1,100 00	1,100 00
Thompson, Eliz.	Seattle, Wash.	1,000 00	1,000 00
Finch, Lewis	Victoria, B.C.	2,500 00	2,500 00
Hanbury, D. W.	"	5,000 00	5,000 00
Macdonald, Mrs. M. W.	"	500 00	500 00
Craig, R. W.	Winnipeg, Man.	1,000 00	1,000 00
Fraser, Mrs. G. E.	Halifax, N.S.	500 00	500 00
Dustan, E. P.	Dartmouth, N.S.	100 00	100 00
Munro, Mrs. J.	Victoria, B.C.	600 00	600 00
Irving, Mrs. J. M.	"	200 00	200 00
Rithet, Mrs. E. J.	"	200 00	200 00
Rithet, Mrs. E. J. (Committee)	"	200 00	200 00
Munro, K. V.	Chilliwack, B.C.	200 00	200 00
Harriman, Mrs. J.	Niagara Falls, Ont.	500 00	500 00
Hall, A. E.	Halifax, N.S.	500 00	500 00
Schmitt, C. A. E.	Kitchener, Ont.	500 00	500 00
Grant, J. R.	Winnipeg, Man.	3,000 00	3,000 00
Chittick, S. & Sons	Dartmouth, N. S.	200 00	200 00
Chittick, C. P.	Dartmouth, N.S.	200 00	200 00
Dustan, Mrs. A. M.	Halifax, N.S.	200 00	200 00
Danaher, Mrs. E. G.	Vancouver, B.C.	800 00	800 00
Rankine, Jas.	Halifax, N.S.	1,000 00	1,000 00
Waddell, M. M.	Dartmouth, N.S.	300 00	300 00
Thompson, M. J.	Halifax, N.S.	200 00	200 00
Connelly, Lizzie	Vancouver, B.C.	100 00	100 00
Corkey, J. D.	Dartmouth, N.S.	200 00	200 00
Macdonald, D. D.	Vancouver, B.C.	100 00	100 00
Coffey, Eliz.	Victoria, B.C.	500 00	500 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Horton, W. T. M.	Halifax, N.S.	300 00	219 00
Slater, A. R.	Sapperton, B.C.	300 00	231 00
Ashton, Eliz.	New Westminster, B.C.	500 00	385 00
Harrison, J. G.	St. John, N.B.	400 00	300 00
Mackasey, S. E.	Halifax, N.S.	1,000 00	1,000 00
Falls, Hugh	Ladner, B.C.	1,000 00	1,000 00
MacDougal, Wm.	Nanaimo, B.C.	600 00	600 00
Stoddart, R. W. C.	Victoria, B.C.	2,000 00	1,810 00
Mantle, M. A.	Kelowna, B.C.	1,200 00	1,038 00
Rowley, H. H. and Ramsay, A. M.	Vancouver, B.C.	5,000 00	5,000 00
Gillespie, A. E. H.	"	1,000 00	865 00
Harriman, Jas.	Niagara Falls, Ont.	2,200 00	2,200 00
Barr, Mrs. E. M.	Vancouver, B.C.	1,000 00	1,000 00
Harris, Mrs. B. A.	Moncton, N.B.	700 00	592 00
Archibald, M. B.	Vancouver, B.C.	700 00	619 00
Campbell, Mrs. M. J. B.	Winnipeg, Man.	1,000 00	1,000 00
Wilson, M. W.	Vancouver, B.C.	500 00	500 00
Ramsay, Mrs. Winnifred	"	3,100 00	2,668 00
Smith, D. G.	Victoria, B.C.	5,000 00	2,500 00
Gamble, F. C.	"	5,000 00	4,300 00
Morgan, T. C.	Vancouver, B.C.	2,000 00	280 00
Milne, Dr. G. L.	Victoria, B.C.	1,000 00	910 00
Winchester, Rev. A. B.	Toronto, Ont.	700 00	700 00
Keith, J. C., estate	Vancouver, B.C.	20,000 00	1,123 56
McGuire, J. D.	Salmon Arm, B.C.	1,000 00	510 00
McFeely, E. J.	Vancouver, B.C.	10,000 00	3,400 00
Allan, W. G.	"	1,000 00	710 00
Mable, L. E.	Victoria, B.C.	400 00	88 00
Poole, I. R.	Cascade, B.C.	2,000 00	1,020 00
Murdoff, H. M.	Winnipeg, Man.	3,500 00	385 00
Thomson, J. W.	Vancouver, B.C.	2,500 00	1,150 00
Campbell, R. G.	"	500 00	325 00
Baxter, S.	Victoria, B.C.	500 00	500 00
Funk, Dr. E. H.	Vancouver, B.C.	1,000 00	750 00
Gore, C. H.	"	1,000 00	100 00
McLennan, Dr. J. K.	Winnipeg, Man.	5,000 00	2,700 00
Wylde, M. A.	Strathcona, Shawinigan Lake, B.C.	2,500 00	825 00
Wylde, Mrs. A. E.	" "	2,500 00	825 00
Gillies, Dr. B. D.	Vancouver, B.C.	2,000 00	700 00
Drost, P. G.	"	2,000 00	1,420 00
Jensen, N. G.	"	2,500 00	1,775 00
Barr, M. J.	"	1,000 00	175 00
Stein, Margaret Elizabeth	"	1,000 00	1,000 00
Douglas & Co.	Winnipeg, Man.	2,500 00	1,425 00
Campbell, C. J.	"	5,000 00	2,400 00
Dresser, W. W.	Vancouver, B.C.	1,000 00	105 00
Dyke, G. J.	"	500 00	55 00
Hooper, Thos.	"	5,000 00	550 00
McFarlane, J. W.	"	5,000 00	133 34
Vancouver Auto & Cycle Co., Ltd.	"	5,000 00	560 00
Douglas, J.	Winnipeg, Man.	2,500 00	1,675 00
Seabold, J. A.	Vancouver, B.C.	1,000 00	110 00
Brubaker, A. J.	Victoria, B.C.	1,000 00	320 00
Dill, J. C.	Vancouver, B.C.	10,000 00	1,100 00
McIntosh, M. A.	Winnipeg, Man.	5,000 00	4,050 00
Wolfson, Leon	"	1,000 00	600 00
Escott, W. H.	"	1,000 00	510 00
Taylor, F. G.	Portage la Prairie, Man.	5,000 00	3,351 25
Colwill, J. R.	Regina, Sask.	500 00	115 00
Cowan, H. J.	Portage la Prairie, Man.	1,000 00	435 00
Patrick, J. A. M.	Yorkton, Sask.	1,000 00	310 00
Bulyea, G. H. V.	Edmonton, Alta.	20,000 00	2,100 00
Mould, J. W.	"	1,000 00	600 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Green, F. J.	Calgary, Alta.	2,000 00	660 00
Gibbard, F. E.	Vancouver, B.C.	300 00	46 00
Rutherford, A. C.	South Edmonton, Alta.	1,000 00	710 00
Dodson, F.	Vancouver, B.C.	1,000 00	107 00
McKechnie, A.	"	500 00	155 00
Argue, W. P.	"	10,000 00	1,120 00
Pither, Luke.	Victoria, B.C.	10,000 00	3,200 00
Hall, Dr. Lewis.	"	1,000 00	106 00
Carstens, Hugo.	Winnipeg, Man.	5,000 00	1,170 00
Steele, F.	"	200 00	42 00
Darke, F. N.	Regina, Sask.	4,000 00	2,360 00
Perdue, G. M.	Victoria, B.C.	2,500 00	2,025 00
Walker, Rev. Andrew.	"	2,500 00	850 00
Beattie, Wm.	"	500 00	205 00
Taylor, R. R.	"	2,000 00	1,220 00
Maynard, Jos.	"	500 00	500 00
Maynard, Catherine.	"	500 00	500 00
Amonson, L. S., estate.	Philadelphia, Pa.	5,000 00	2,350 00
Mulgrew, John.	Vancouver, B.C.	200 00	20 00
Galloway, E. J.	"	500 00	389 87
Robertson, David.	"	1,000 00	1,000 00
Hackett, J. W.	"	1,000 00	710 00
Fletcher, Bros.	Victoria, B.C.	5,000 00	1,650 00
Rodgers, D. G.	Vancouver, B.C.	500 00	100 00
McNair, J. A.	"	10,000 00	1,870 00
Bone, F. S.	Victoria, B.C.	1,000 00	947 50
Bridgman, A. W.	"	1,000 00	510 00
Dyke, F. W.	Vancouver, B C.	10,000 00	2,800 00
Skelding, W. W.	"	500 00	110 00
Martin, Miss M. M.	"	1,500 00	1,500 00
Hanscome, S. M.	"	2,000 00	2,000 00
Dougherty, R. F.	"	10,000 00	6,921 50
Thomson, Miss M. K.	Vancouver, B.C.	1,000 00	1,000 00
Rowley, H. H. & Vibert P.	"	500 00	500 00
Telfer, Isabella M.	Galt, Ont.	800 00	616 00
Bailey, L. A.	Moosejaw, Sask.	1,500 00	1,462 00
Clarke, Mrs. Mary M.	Victoria, B.C.	3,700 00	3,700 00
Lawson, J. H. & Henry G.	"	2,900 00	2,900 00
Skinner, Fanny J.	Nanaimo, B.C.	1,500 00	1,500 00
Stonham, E. & Hadon, R. N. (in trust).	Vancouver, B.C.	200 00	200 00
Durrant, Chas. W. (in trust).	"	500 00	500 00
Tremaine, D. L.	Halifax, N.S.	200 00	200 00
Tremaine, Mary F.	"	300 00	300 00
Newcombe, Chas.	Victoria, B.C.	4,200 00	3,752 00
Thomson, Mrs. Mary.	"	1,000 00	1,000 00
Glenesk, Wm. C.	Vancouver, B.C.	500 00	500 00
Flack, Edythe L.	Chicago, Ill.	5,000 00	5,000 00
Flack, Esmee N.	"	5,000 00	5,000 00
Ramsay, Jas. (in trust).	Vancouver, B.C.	100 00	100 00
David, Spencer Ltd.	Victoria, B.C.	8,000 00	7,304 00
Lawson, Jas. H.	Vancouver, B.C.	3,000 00	3,000 00
R. H. L. Co., Ltd.	"	1,400 00	1,400 00
National Finance Co., Ltd. in Liquidation.	"	500 00	500 00
Wilson, Mary E.	Halifax, N.S.	500 00	500 00
Thomson, M. M. Miss.	Vancouver, B.C.	4,800 00	4,395 00
Wilson, Victoria J. Miss.	Victoria, B.C.	200 00	200 00
Thomson, Miss H. F.	Vancouver, B.C.	1,000 00	730 00
Peacock, Thos. & Boyd, R. M.	"	1,200 00	1,200 00
White, Guilford H.	Sussex, N.B.	300 00	300 00
White, Geo. H.	"	300 00	300 00
Morrison, Laura M.	"	300 00	300 00
Keith, Abbie M.	"	300 00	300 00
Thomson, Melville F.	Vancouver, B.C.	600 00	600 00
Thomson, Jas. Geo.	"	600 00	600 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Thomson, Donald	Vancouver, B.C.	1,500 00	1,500 00
B.C. Permanent Loan Co	"	12,000 00	11,885 00
Total		831,600 00	589,645 87

THE PROTECTIVE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 21, 1919.)

J. T. Farish, Pres.; Nelson Mitchell, Vice-Pres.; E. E. Gleason, Manager and Secretary; Eugene E. Gleason, W. D. Bradford, Daniel K. Cowley, M.D., Geo. H. Sherwood, James G. Fuller.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
J. T. Farish	Winston-Salem, Box 446 N.C.	110	11,000 00	5,500 00
Nelson Mitchell	Granby, Que.	110	11,000 00	5,500 00
E. E. Gleason	"	110	11,000 00	5,500 00
W. D. Bradford	"	94	9,400 00	4,700 00
Jas. G. Fuller	"	40	4,000 00	2,000 00
D. K. Cowley, M.D.	"	10	1,000 00	500 00
Geo. H. Sherwood	Cardinal, Ont.	26	2,600 00	1,300 00
Totals		500	50,000 00	25,000 00

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1919.)

Victor Chateauvert, Pres.; R. Audette, Vice-President; Colin, E. Sword, Manager; A. W. Blake, A. E. Blogg, Alex. MacLean, Wm. A. Sims, Alfred Wright, E. G. Meredith, Wm. Thompson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
A. W. Blake	Winnipeg, Man.	10	450 00	250 00
A. E. Blogg	Toronto, Ont.	10	450 00	250 00
V. Chateauvert	Quebec, P.Q.	10	450 00	250 00
R. Audette	Quebec, P.Q.	10	450 00	250 00
Alex. MacLean	Toronto, Ont.	10	450 00	250 00
London & Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.	4,900	220,500 00	122,500 00
Wm. A. Sims	Florence, Italy	10	450 00	250 00
Colin, E. Sword	Montreal, P.Q.	10	450 00	250 00
Alfred Wright	Toronto, Ont.	10	450 00	250 00
E. G. Meredith	Quebec, P.Q.	10	450 00	250 00
Wm. Thompson	Vancouver, B.C.	10	450 00	250 00
Totals		5,000	225,000 00	125,000 00

THE WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1919.)

W. B. Meikle, Pres.; Sir John Aird; Robert Bickerdike, (Montreal), Lt. Col. Henry Brock; Alfred Cooper, (London, Eng.); H. C. Cox; John H. Fulton; D. B. Hanna; E. Hay; John Hoskin, K.C., LL.D.; Z. A. Lash, K.C., LL.D.; Geo. A. Morrow, O.B.E.; Lt.-Col. the Hon. Frederic Nicholls; Brig.-Gen. Sir Henry Pellatt, C.V.O.; E. R. Wood.

LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount sub-scribed.	Amount paid in cash.
			$ cts.	$ cts.
Aird, John Sir	Toronto, Ont.	250	5,000 00	5,000 00
Anderson, Mrs. Maggie A.	Baltimore, Md.	40	800 00	800 00
Bickerdike, Robert	Montreal, Que.	1,250	25,000 00	25,000 00
Brock, W. R., Estate of	Toronto, Ont.	5,000	100,000 00	100,000 00
Cameron, D. A.	"	22,250	445,000 00	445,000 00
Carpenter, Mrs. Alice B.	Wakefield, Mass.	100	2,000 00	2,000 00
Carpenter, Geo. O.	St. Louis, Mo.	100	2,000 00	2,000 00
Central Canada Loan and Savings Co.	Toronto, Ont.	4,945	98,900 00	98,900 00
Daly, Sir M. B.	Halifax, N.S.	50	1,000 00	1,000 00
Donnelly, W. J.	Baltimore, Md.	60	1,200 00	1,200 00
DuBois, C. D. (estate)	New York, N.Y.	63	1,260 00	1,260 00
Frank & DuBois	"	187	3,740 00	3,740 00
Gold, James	London, Eng.	37	740 00	740 00
Guntrum, L. E.	Cincinnati, Ohio.	40	800 00	800 00
Hammond, H. C., Exrs. estate	Toronto, Ont.	700	14,000 00	14,000 00
Hoskin, John, K.C., LL.D.	"	1,250	25,000 00	25,000 00
Lash, Z. A., K.C., LL.D.	"	1,250	25,000 00	25,000 00
Nicholls, Frederic, Lt.-Col. The Hon.	"	750	15,000 00	15,000 00
Osler, Hammond & Nanton	Winnipeg, Man.	300	6,000 00	6,000 00
Perrin, Mrs. Miney	New York, N.Y.	250	5,000 00	5,000 00
Smith, Davis & Co.	Buffalo, N.Y.	211	4,220 00	4,220 00
Smith, F. J. D.	Newtonbrook, Ont.	40	800 00	800 00
Toronto Gen'l Trusts Corp'n, exrs. estate J. Kerr Osborne	Toronto, Ont.	2,500	50,000 00	50,000 00
Wood, E. R.	"	8,377	167,540 00	167,540 00
Totals		50,000	1,000,000 00	1,000,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1918.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Adamson, W. H.	Toronto, Ont.	10	200 00	200 00
Alexander, S. C., trustees of the late	Birmingham, Eng.	35	700 00	700 00
Allan, Mrs. Elsie M.	Toronto, Ont.	100	2,000 00	2,000 00
Allison, Mrs. Mary	Ayer's Cliff, Que.	20	400 00	400 00
Ardagh, Miss Annie B.	Barrie, Ont.	30	600 00	600 00
Ardagh, H. H., Exrs., estate	"	30	600 00	600 00
Arkell, F. Henry	Woolaston, Eng.	400	8,000 00	8,000 00
Armstrong, Mrs. F. J.	Toronto, Ont.	16	320 00	320 00
Arnoldi, Mrs. E. Louis	"	25	500 00	500 00
Arnoldi, Mrs. Agnes	"	11	220 00	220 00
Arnoldi, Frank (in trust for Miss Harriet Burrows)	"	30	600 00	600 00
Ayles, Miss Anna	Vancouver, B.C.	12	240 00	240 00
Bailey, Mrs. P. L.	Mimico, Ont.	20	400 00	400 00
Baillie, James E.	Toronto, Ont.	37	740 00	740 00
Bain, Mrs. Helen	Dundas, Ont.	60	1,200 00	1,200 00
Bain, Miss Helen D.	"	50	1,000 00	1,000 00
Baines, Mrs. Mary L.	Toronto, Ont.	9	180 00	180 00
Baker, John T., exrs. estate	New York, N.Y.	250	5,000 00	5,000 00
Ballantyne, W. L.	Glasgow, Scot.	24	480 00	480 00
Barker, Miss Lucy W.	Torrington, Conn.	16	320 00	320 00
Barker, Samuel (estate)	Hamilton, Ont.	166	3,320 00	3,320 00
Barnet, Mrs. J. G.	Renfrew, Ont.	150	3,000 00	3,000 00
Bassett, Mrs. Mary J. C.	Bowmanville, Ont.	40	800 00	800 00
Bate, T. B., exrs. estate	St. Catharines, Ont.	100	2,000 00	2,000 00
Bate, W. T.	"	50	1,000 00	1,000 00
Bates, F. W. and C. E. W., Austin	London, E.C., Eng.	10	200 00	200 00
Battersby, C. (A. C. Clark, Sarnia, Ont., and H. C. P. Battersby, exrs. estate)	c/o H. C. P. Battersby, Port Dover, Ont.	26	520 00	520 00
Baxter, Dighton W.	Bedford Park, Ont.	10	200 00	200 00
Baxter, Dighton, W. in Trust	"	100	2,000 00	2,000 00
Bean, Rev. W. H. (Mary Anna Bean, executrix, estate	Yonkers, N.Y.	36	720 00	720 00
Beatty, Mrs. Edith A.	Toronto, Ont.	68	1,360 00	1,360 00
Beatty, Mrs. Margaretta E.	"	25	500 00	500 00
Beemer, Miss Clara	"	14	280 00	280 00
Beemer, Frank M.D.	Vittoria, Ont.	8	160 00	160 00
Beemer, Miss Kate A.	Toronto, Ont.	35	700 00	700 00
Beeson, Mrs. Mary W.	Colorado Springs, Col.	16	320 00	320 00
Bell-Irving, J.J.	Rokeby, Barnard Castle Durham, Eng.	400	8,000 00	8,000 00
Bickerdike, Robert	Montreal, Que.	1,105	22,100 00	22,100 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	53	1,060 00	1,060 00
Blaker, Rev. C. R. (Mrs. C. R. Blaker and Mrs. E. H. Blaker, exrs. estate)	Chichester, Eng.	50	1,000 00	1,000 00
Blaker, E. H.	Northgate, Chichester, Sussex, Eng.	200	4,000 00	4,000 00
Blaker, H. M.	The Wallands, Lewes, Sussex, Eng.	4	80 00	80 00
Blaker, M.S.	" "	20	400 00	400 00
Blaker, Reginald	" "	12	240 00	240 00
Blossom, George W.	Chicago, Ill.	125	2,500 00	2,500 00
Bond, J. M. (D. T. Symons, exr. estate)	Toronto, Ont.	38	760 00	760 00
Bond, George	Guelph, Ont.	20	400 00	400 00
Boswell, Mrs. Charlotte	Hamilton, Bermuda	100	2,000 00	2,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Boyd, Ernest B.	New York, N.Y.	125	2,500 00	2,500 00
Boyd, Mrs. Ida I.	Toronto, Ont.	20	400 00	400 00
Braid, John	London, Eng.	10	200 00	200 00
British America Assce. Co.	Toronto, Ont.	7,422	148,440 00	148,440 00
Brock, W. R. est. of	Toronto, Ont.	357	7,140 00	7,140 00
Brock, Henry, Lt.-Col.	"	250	5,000 00	5,000 00
Brown, Miss Cornelia C.	Owen Sound, Ont.	250	5,000 00	5,000 00
Brown, Edward B. (exr. estate Mrs. Diana Betley)	Toronto, Ont.	75	1,500 00	1,500 00
Brown, Robert S.	"	50	1,000 00	1,000 00
Bruce, Robert	Pinner, Eng.	70	1,400 00	1,400 00
Brunton, Mrs. Harriet A.	Newmarket, Ont.	50	1,000 00	1,000 00
Burder, R. H. R.	Newick, Eng.	750	15,000 00	15,000 00
Burder, Mrs. A. F.	Newick, Eng.	2	40 00	40 00
Burder, John, (estate)	"	50	1,000 00	1,000 00
Burns, Miss Jennie S.	Toronto, Ont.	100	2,000 00	2,000 00
Cable, Sir Ernest	London, Eng.	250	5,000 00	5,000 00
Calvert, A. E., manager and Lancefield, H. S., in trust	Toronto, Ont.	1,308	26,160 00	26,160 00
Cameron, Mrs. Annie	"	40	800 00	800 00
Cameron, Mrs. Catherine	"	6	120 00	120 00
Campbell, D., (W. J. Campbell exr. estate)	Interlaken, N.Y.	47	940 00	940 00
Campbell, Mrs. Eleanor	Stonewall, Man.	25	500 00	500 00
Campbell, Mrs. Mary	Collingwood, Ont.	20	400 00	400 00
Canada Trust Company	London, Ont.	20	400 00	400 00
Carey, Wm. (F. Roper and Mrs. M. Carey, exers. estate)	Toronto, Ont.	60	1,200 00	1,200 00
Carlyle, Mrs. W. D.	"	179	3,580 00	3,580 00
Carlyle, James, (exr. estate)	"	125	2,500 00	2,500 00
Carpenter, E. R. (Miss Louise M. Carpenter and Elihu Stewart, exrs. estate of)	Collingwood, Ont.	100	2,000 00	2,000 00
Carpenter, George O.	St. Louis, Mo.	125	2,500 00	2,500 00
Carpenter, Mrs. Alice B.	Wakefield, Mass.	125	2,500 00	2,500 00
Carruthers, James	Montreal, Que.	500	10,000 00	10,000 00
Cawthra, Mrs. E. J. and W. R. Cawthra (in trust)	Toronto, Ont.	110	2,200 00	2,200 00
Cawthra, Mrs. E. J.	"	50	1,000 00	1,000 00
Cawthra, W. Herbert	"	30	600 00	600 00
Central Canada Loan and Savings Co.	"	11,668	233,360 00	233,360 00
Central Canada Loan and Savings Co. (in (trust)	"	1,772	35,440 00	35,440 00
Champion, Charles (Brantford Trust Co., exrs. estate)	Brantford, Ont.	53	1,060 00	1,060 00
Chester, John George	Toronto, Ont.	50	1,000 00	1,000 00
Cheyne, A. D.	London, Eng.	80	1,600 00	1,600 00
Chipman, Willis	Toronto, Ont.	100	2,000 00	2,000 00
Churchill, F. W.	Collingwood, Ont.	5	100 00	100 00
Chute, Miss Eliza and Agnes (in trust)	Toronto, Ont.	15	300 00	300 00
Clark, Mrs. Janet	"	50	1,000 00	1,000 00
Coffee, J. F.	"	50	1,000 00	1,000 00
Coles, Ernest	Arnolds, Holmwood, Surrey, Eng.	100	2,000 00	2,000 00
Colonial Investment and Loan Co.	Toronto, Ont.	340	6,800 00	6,800 00
Cooch, A. C.	"	30	600 00	600 00
Cook, J. L., (exrs. estate)	"	50	1,000 00	1,000 00
Cooper, Alfred	London, Eng.	250	5,000 00	5,000 00
Coulthard, W. W.	Peterboro, Ont.	10	200 00	200 00
Coutts, James	Ufford, Muskoka, Ont.	50	1,000 00	1,000 00
Cox, H. C.	Toronto, Ont.	250	5,000 00	5,000 00
Craig, Rev. Robert J.	Demorestville, Ont.	4	80 00	80 00
Craig, Miss Gertrude R.	Kingston, Ont.	2	40 00	40 00
Crocker, Sydney	Toronto, Ont.	15	300 00	300 00
Crombie, Miss Jessie Ellise	London, Eng.	22	440 00	440 00
Crosbie, C. A.	Vancouver, B.C.	25	500 00	500 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Crossley, Geo. R.	Milwaukee, Wis.	25	500 00	500 00
Crosley, Geo. R. (trustee)	"	50	1,000 00	1,000 00
Crowther, W. C.	Toronto, Ont.	40	800 00	800 00
Cryderman, J. H.	Bowmanville, Ont.	50	1,000 00	1,000 00
Cunningham, Mrs. Margaret	Guelph, Ont.	222	4,440 00	4,440 00
Currie, Miss Louisa S.	Omemee, Ont.	16	320 00	320 00
Dadson, Mrs. Amanda V. S (estate)	Buffalo, N.Y.	100	2,000 00	2,000 00
Dalton, C. C.	Toronto, Ont.	575	11,500 00	11,500 00
Dalton, R. C.	"	5	100 00	100 00
Davidson, S. F. (J. C. and N. F. Davidson (exrs. estate)	"	37	740 00	740 00
Davy, John	Cleveland, Ohio	5	100 00	100 00
DeGex, Leonard M.	Prince Rupert, B.C.	16	320 00	320 00
Demers, Mrs. A.	Montreal, Que.	10	200 00	200 00
Denny, John (A. Denny, W. A. Cameron and J. A. Worrell,) exrs. estate)	Toronto, Ont.	100	2,000 00	2,000 00
Denton, C. A. Mackenzie A. W. & Pember, G. H.	London, Eng.	7	140 00	140 00
Des Vœux, H. J.	London, England	10	200 00	200 00
Dewart, Mrs. E.	Toronto	20	400 00	400 00
Dight, Norris, (exrs. estate)	Thedford, Ont.	20	400 00	400 00
Dingman, Mrs. A. C.	Toronto, Ont.	25	500 00	500 00
Donnelly, Thos., (exrs. estate)	Kingston, Ont.	20	400 00	400 00
DuBois, Cornelius (estate)	New York, N.Y.	395	7,900 00	7,900 00
DuBois, Cornelius D.	"	290	5,800 00	5,800 00
Duff, Miss Marie E.	Toronto, Ont.	7	140 00	140 00
Duffet, Walter	"	289	5,780 00	5,780 00
Dundas, J. R., (exrs. estate)	"	50	1,000 00	1,000 00
Dunlop, Miss Mary Mildred	Richmond, Va.	2	40 00	40 00
Dunlop, Robert J.	Glasgow, Scotland	100	2,000 00	2,000 00
Dunlop, Thomas	"	100	2,000 00	2,000 00
Dunn, Jessie W.	Toronto, Ont.	25	500 00	500 00
Dunnet, Mrs. Jessie	"	75	1,500 00	1,500 00
Dupuis, Mrs. Annie	Kingston, Ont.	20	400 00	400 00
Egleston, Ann	Ancaster, Ont.	37	740 00	740 00
Elliott, Miss Kate A.	London, Ont.	60	1,200 00	1,200 00
Ellis, Mrs. Mary E.	Toronto, Ont.	16	320 00	320 00
Emery, Misses Charlotte E. and Harriett M.	Port Burwell, Ont.	25	500 00	500 00
Evans, Mrs. Mary E. (estate)	London, Ont.	48	960 00	960 00
Ewing, Mrs. Isabella	Saskatoon, Sask.	25	500 00	500 00
Farmer, Margaret	Ancaster, Ont.	37	740 00	740 00
Farwell, W. G., M.D. (in trust)	New York, N.Y.	70	1,400 00	1,400 00
Fauquier, G. E.	Ottawa, Ont.	250	5,000 00	5,000 00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	55	1,100 00	1,100 00
Feeney, Farrel C.	"	10	200 00	200 00
Ferguson, Walter J.	New Orleans, La.	20	400 00	400 00
Fernie, Mrs. D. M.	Belfast, Ireland	40	800 00	800 00
Fernie, W. J. Lieut. Com. R.N.V.R.	Liverpool, Eng.	360	7,200 00	7,200 00
Fernie, W. K.	Thornton Haigh, Eng.	50	1,000 00	1,000 00
Ferrier, Miss Annie	Orangeville, Ont.	13	260 00	260 00
Ffolkes, Miss Agnes Ann	Toronto, Ont.	103	2,060 00	2,060 00
Field, Henry M.	"	10	200 00	200 00
Fitton, Cecil H. Fitton, Minnie Fitton, Horace W. } Trustees	Brantford, Ont.	10	200 00	200 00
Fitton, H. W.	"	8	160 00	160 00
Fitzgerald, William	Unknown	5	100 00	100 00
Forbes, Geo. D.	Hespeler, Ont.	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040 00	1,040 00
Forster, J. W. L.	Toronto, Ont.	10	200 00	200 00
Foster, C. C.	"	10	200 00	200 00
Foster, Ethel A. G.	"	13	260 00	260 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Foster, Harold W. A.	"	13	260 00	260 00
Fox, G. W.	Liverpool, Eng.	92	1,840 00	1,840 00
Frank, Emil H.	New York, N.Y.	380	7,600 00	7,600 00
Frank, George S.	"	60	1,200 00	1,200 00
Freyseng, Peter	Toronto, Ont.	175	3,500 00	3,500 00
Frink, H. W.	St. John, N.B.	25	500 00	500 00
Frink, R. W. W.	"	250	5,000 00	5,000 00
Fullard, R. J. B.	Prince Albert, Sask.	5	100 00	100 00
Fulton, John H.	New York, N.Y.	250	5,000 00	5,000 00
Fulton, R. R., (exrs. estate)	Toronto, Ont.	146	2,920 00	2,920 00
Gamble, Mrs. Matilda	"	57	1,140 00	1,140 00
Gamsby, Mrs. Rosa A. B.	Oscala, Fla.	96	1,920 00	1,920 00
Garrett, Mrs. Minnie L.	Kingston, Ont.	25	500 00	500 00
Gash, Jane, (exrs. estate)	Toronto, Ont.	50	1,000 00	1,000 00
Gash, N. B.	"	25	500 00	500 00
Gentles, Mrs. Margaret	Kincardine, Ont.	75	1,500 00	1,500 00
George, W. H.	Toronto, Ont.	5	100 00	100 00
Gibson, Lady Elizabeth M.	Hamilton, Ont.	100	2,000 00	2,000 00
Gibson, Rev. J.	Thornhill, Ont.	25	500 00	500 00
Gill, Robert	Ottawa, Ont.	20	400 00	400 00
Gilleland, L. J.	Ayton, Ont.	10	200 00	200 00
Gilmour, Miss Alice	Toronto, Ont.	5	100 00	100 00
Glover, Mrs. H. B. Q.	Liverpool, Eng.	50	1,000 00	1,000 00
Goad, C. E., (exrs. estate)	Toronto, Ont.	700	14,000 00	14,000 00
Gold, James	London, Eng.	75	1,500 00	1,500 00
Gordon, William	Unknown	3	60 00	60 00
Gorham, Mrs. Helen D.	Milton, Ont.	12	240 00	240 00
Gould, Isaac J.	Uxbridge, Ont.	125	2,500 00	2,500 00
Gourley, Mrs. Lottie E.	Toronto, Ont.	50	1,000 00	1,000 00
Gowans, John, (exrs. estate)	"	150	3,000 00	3,000 00
Graham, Mrs. Ada	Fairhope, Baldwin Co., Alabama	50	1,000 00	1,000 00
Graham, James	Lindsay, Ont.	125	2,500 00	2,500 00
Graham, Sir John H. M., Bart.	Glasgow, Scotland	250	5,000 00	5,000 00
Grant, Miss Aggie G.	Woodville, Ont.	72	1,440 00	1,440 00
Grassett, Fred. LeM., M.D.	Toronto, Ont.	114	2,280 00	2,280 00
Gray, Wm.	New York, N.Y.	20	400 00	400 00
Gunn, Miss Tena	Toronto, Ont.	25	500 00	500 00
Guntrum, L.E.	Cincinnati, Ohio	50	1,000 00	1,000 00
Gzowski, Mrs. Vera M.	Toronto, Ont.	4	80 00	80 00
Hall, Bertha F.	Vancouver, B.C.	20	400 00	400 00
Hamilton, James, (exrs. estate)	Warkworth, Ont.	100	2,000 00	500 00
Hamlin, Mrs. Helen	Fergus, Ont.	15	300 00	300 00
Hanna, D. B.	Toronto, Ont.	250	5,000 00	5,000 00
Harrington, Fred.	"	19	380 00	380 00
Harrington, Mrs. Catherine	"	1	20 00	20 00
Harrington, Miss Kate	"	25	500 00	500 00
Harrington, Joseph	Jerseyville, Ont.	37	740 00	740 00
Harrington, William	Ancaster, Ont.	37	740 00	740 00
Harris Trust, The	Brantford, Ont.	50	1,000 00	1,000 00
Harris, A. B.	Clarkson, Ont.	22	440 00	440 00
Harris, Lloyd	Brantford, Ont.	340	6,800 00	6,800 00
Harris, Mrs. Mary H. S. V.	Clarkson, Ont.	62	1,240 00	1,240 00
Harris, Miss Naomi M.	"	54	1,080 00	1,080 00
Harris, Miss Annie L.	"	54	1,080 00	1,080 00
Harris, Miss Lucy L.	Toronto, Ont.	61	1,220 00	1,220 00
Hart, M. C. Agt. and G. H. Hodgetts, Acct. (in trust)	"	73	1,460 00	1,460 00
Harvey, Edmund	Guelph, Ont.	7	140 00	140 00
Harvey, Mrs. Joanna L. (in trust)	Guelph, Ont.	10	200 00	200 00
Haszard, Horace	Charlottetown, P.E.I.	50	1,000 00	1,000 00
Hay, E.	Toronto, Ont.	250	5,000 00	5,000 00
Hay, F. W, M.P.P.	Listowel, Ont.	25	500 00	500 00
Heakes, Rev. William	Lewiston, N.Y.	40	800 00	800 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Heape, Mrs. Barbara	Liverpool, Eng	450	9,000 00	9,000 00
Heffernan, Miss N.C.	Toronto, Ont	80	1,600 00	1,600 00
Heighington, Angus C., Trustee William Thompson Trust	Toronto, Ont	30	600 00	600 00
Henderson, John	Ottawa, Ont	125	2,500 00	2,500 00
Henry, John (exrs. estate)	Toronto, Ont	20	400 00	400 00
Hepburn, R. H.	Winnipeg, Man	5	100 00	100 00
Hewat, Miss Florence E.	Halifax, N.S.	20	400 00	400 00
Heyd, George B.	Brantford, Ont	65	1,300 00	1,300 00
Hill, G. A. (in trust)	Toronto, Ont	20	400 00	400 00
Hime, W. L. and M. W. (in trust)	"	20	400 00	400 00
Hinde, George J., estate of	Street, Somerset, Eng	750	15,000 00	15,000 00
Hirschberg, Mary	St. Louis, Mo	63	1,260 00	1,260 00
Hobson, Mrs. Agnes	Guelph, Ont	60	1,200 00	1,200 00
Hobson, Mrs. R. M.	Toronto, Ont	100	2,000 00	2,000 00
Hobson, J. Henry	Redcliffe, Dowlish, Eng	200	4,000 00	4,000 00
Hodgkinson, F. W. Exrs. Est. of F. A. Hodgkinson, T. A. Hodgkinson	London, Eng	30	600 00	600 00
Hogg, Mrs. Mary Harvey and Gerard Lake Crole	London N., Eng. / Edinburgh, Scot	15	300 00	300 00
Holcroft, Mrs. M. S. (estate), c/o Dr. H. C. Scadding	Toronto, Ont	10	200 00	200 00
Holcroft, H. S.	"	5	100 00	100 00
Hood, John (in trust)	Winnipeg, Man	25	500 00	500 00
Hooper, Chas. E., (exrs. estate), c/o Dr. E. M. Hooper	Toronto, Out	63	1,260 00	1,260 00
Horne, George (exrs. estate)	Toronto, Ont	48	960 00	960 00
Horne, Miss Mary	Tilsonburg, Ont	14	280 00	280 00
Hornsby, Harry	Leamington, Eng	17	340 00	340 00
Hornsby, Mrs. Julia	Toronto, Ont	11	220 00	220 00
Hoskin, John, K.C., LL.D.	"	173	3,460 00	3,460 00
Howe, Etna D.	"	100	2,000 00	2,000 00
Hughes, Mrs. Jerusha D.	"	150	3,000 00	3,000 00
Ince, William (trustee)	"	103	2,060 00	2,060 00
Inglis, Miss Annie	London, S.W., Eng	10	200 00	200 00
Jackes, Mrs. Henrietta	Toronto, Ont	20	400 00	400 00
Jackes, Price, (exrs. estate)	"	132	2,640 00	2,640 00
Jackson, George J.	Simcoe, Ont	10	200 00	200 00
Jackson, Alexander H.	Buffalo, N.Y.	10	200 00	200 00
Jackson, Walter William	Horton Lodge, Slough, Eng	20	400 00	400 00
Jackson, Mrs. Emma E.	Scarboro, Ont	5	100 00	100 00
Jackson, Thompson	"	20	400 00	400 00
Jager, A. N. R.	Hoylake, Eng	25	500 00	500 00
Jager, B. M.	Oxton	50	1,000 00	1,000 00
Jarvis, Mrs. Jennie	Toronto, Ont	47	940 00	940 00
Johnston, James A., (exrs. estate)	"	50	1,000 00	1,000 00
Johnston, Miss Sidney M.	"	75	1,500 00	1,500 00
Jones, Grey	Oxton, Eng	10	200 00	200 00
Jones, Thomas E.	Toronto, Ont	9	180 00	180 00
Jones, Rev. William, (exrs. estate)	"	3	60 00	60 00
Jones, W. E.	Liverpool, Eng	20	400 00	400 00
Keefer, W. Napier	Toronto, Ont	55	1,100 00	1,100 00
Kehoe, Christopher I.	Care of F. D. Hirschberg & Co., St. Louis, Mo	62	1,240 00	1,240 00
Keith, David S.	Toronto, Ont	65	1,300 00	1,300 00
Kennaway, Miss Gertrude E.	Ottry, St. Marys, Devonshire, Eng	27	540 00	540 00
Kennaway, Rt. Hon. Sir John H. (Bart.)	Ottry, St. Marys, Devonshire, Eng	150	3,000 00	3,000 00
Kennedy, Miss Belle H.	San Francisco, Cal	1	20 00	20 00
Kennedy, Miss Grace M.	"	1	20 00	20 00
Kennedy, Mrs. Ida M.	Agincourt, Ont	15	300 00	300 00
Kennedy, Wm. B., M.D.	Guelph, Ont	32	640 00	640 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Kenny, J. J., exrs. (estate)	Care of Mrs. P. L. Bailey, Mimico, Ont.	2,089	41,780 00	41,780 00
Kent, Mrs. Caroline	Toronto, Ont.	1,270	25,400 00	25,400 00
King, Miss Emma	Quebec, Que.	20	400 00	400 00
Kirkpatrick, Rev. Francis Grant	Sydenham, Ont.	5	100 00	100 00
Kirkpatrick, Chas. Stafford	Kingston, Ont.	5	100 00	100 00
Kirkpatrick, Herbert Rutherford	Montreal, Que.	5	100 00	100 00
Kirkpatrick, Henriette Helen	"	5	100 00	100 00
Kirkpatrick, Annie Kathleen	Saranac Lake, N.Y.	5	100 00	100 00
Kirkpatrick, Mrs. Harriet B.	Kingston, Ont.	41	820 00	820 00
Knight, Edward	Rotterdam, Holland	20	400 00	400 00
Knox, Mrs. Leonora J.	Toronto, Ont.	6	120 00	120 00
Knox, William	"	6	120 00	120 00
Knowles, Miss Mary G.	Albany, N.Y.	12	240 00	240 00
Laird, Mrs. Mary	Toronto, Ont.	34	680 00	680 00
Lamond, Mrs. M. L. A.	Richmond, Surrey, Eng.	50	1,000 00	1,000 00
Langley, H. George	Toronto, Ont.	35	700 00	700 00
Langrish, W. J.	London, E.C., Eng.	10	200 00	200 00
Larkin, P. (exrs. estate)	Care of Mrs. E. M. Larkin, St. Catharines, Ont.	100	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D.	Toronto, Ont.	34	680 00	680 00
Lash, Z. A., K.C., LL.D, trustee	"	400	8,000 00	8,000 00
Lash-Miller, Mrs. P.C.	"	30	600 00	600 00
Latta, James G.	Ayrshire, Scotland	130	2,600 00	2,600 00
Law, William	Glasgow, Scotland	72	1,440 00	1,440 00
Lawrence, G. W., (exrs. estate)	Care of W. N. Lawrence, Stratford, Ont.	55	1,100 00	1,100 00
Lawrence, William	Stratford, Ont.	50	1,000 00	1,000 00
Leggatt, Catherine M.	Hamilton, Ont.	50	1,000 00	1,000 00
Leggatt, John	"	50	1,000 00	1,000 00
Leggatt, Matthew H.	Vancouver, B.C.	50	1,000 00	1,000 00
Leggatt, William	Montreal, Que.	50	1,000 00	1,000 00
Lee, Frank P.	Toronto, Ont.	25	500 00	500 00
Lipscomb, H. J., (exrs. estate)	Toronto, Ont.	50	1,000 00	1,000 00
Little, Rev. James S. T. D.	Belfast, Ireland	250	5,000 00	5,000 00
Little, Dr. L. S. (Rosetta Annie Little and Chas. Jas. Colbrooke Little, (exrs. estate)	The Roughets, Whitehill, Bletchingley, Surrey, Eng.	20	400 00	400 00
Locke, J. T.	J. T. Locke & Co., Toronto, Ont.	10	200 00	200 00
Long, Thomas	Toronto, Ont.	754	15,080 00	15,080 00
Long, Miss Annie	"	80	1,600 00	1,600 00
Long, Thomas (in trust)	"	100	2,000 00	2,000 00
Long, F. S.	London, Eng.	2	40 00	40 00
Logan, F. G.	Care of James Lumbers & Co., Toronto, Ont.	45	900 00	900 00
Loucks, Mrs. Harriett	Winnipeg, Man.	6	120 00	120 00
Lyons, Miss Antonia E.	Vancouver, B.C.	12	240 00	240 00
MacDonald, Mrs. Alice	Guelph, Ont.	12	240 00	240 00
MacDonald, Mrs. Sarah M.	Toronto, Ont.	12	240 00	240 00
MacDonald, Col. A. H., K.C.	Guelph, Ont.	10	200 00	200 00
MacGillivray, Clara D.	Kingston, Ont.	22	440 00	440 00
MacKay, Geo. S., (exrs. estate)	Toronto, Ont.	32	640 00	640 00
MacMahon, H.P.	St. Thomas, Ont.	50	1,000 00	1,000 00
MacPherson, Miss Katherine L.	Montreal, Que.	12	240 00	240 00
MacPherson, Gilbert G.	Rochester, N.Y.	50	1,000 00	1,000 00
Maddison, Mrs. C. A. (in trust)	Toronto, Ont.	11	220 00	220 00
Mahony, Mrs. M. E.	Oakville, Ont.	5	100 00	100 00
Mann, John, McL.	Glasgow, Scot.	36	720 00	720 00
Mann, Ludovic McL.	"	72	1,440 00	1,440 00
Manning, Mrs. Francis	New York, N.Y.	15	300 00	300 00
Manitoba College	Winnipeg, Man.	105	2,100 00	2,100 00
Marks, Mrs. Emily P., (exrs. estate)	Toronto, Ont.	25	500 00	500 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Marriott, Charles	"	100	2,000 00	2,000 00
Martin, Percy	Vancouver, B.C.	5	100 00	100 00
Martin, Thomas B. (trustee)	Cayuga, Ont.	40	800 00	800 00
Masson, Wm. (exrs. estate)	Toronto, Ont.	122	2,440 00	2,440 00
Maughan, Mrs. Fanny	"	18	360 00	360 00
Meikle, W. B.	"	481	9,620 00	9,620 00
Meikle, W. B. (in trust)	"	193	3,860 00	3,860 00
Merrill, A. D.	Tilsonburg, Ont.	25	500 00	500 00
Metcalf, Mrs. Emma	Grimsby, Ont.	35	700 00	700 00
Miles, Rev. J.	Suffolk, Eng.	2	40 00	40 00
Miles, Mrs. Martha P.	Toronto, Ont.	31	620 00	620 00
Miles, W. A. (in trust)	London, E.C., Eng.	34	680 00	680 00
Milford, George	Owen Sound, Ont.	200	4,000 00	4,000 00
Miller, Mrs. Elizabeth A.	Toronto, Ont.	16	320 00	320 00
Miller, R. S., (exrs. estate)	Unknown	8	160 00	160 00
Mills, Jesse S.	Toronto, Ont.	10	200 00	200 00
Mitchell, Miss Bessie I. A. and Alastair R. H. Mitchell (trustees)	"	40	800 00	800 00
Minty, Gilbert	"	5	100 00	100 00
Moore, Miss Margery M. E.	Toronto, Ont.	10	200 00	200 00
Moren, William J.	Winnipeg, Man.	50	1,000 00	1,000 00
Morgan, Miss M. Hope	Toronto, Ont.	4	80 00	80 00
Morgan, Miss F.	"	4	80 00	80 00
Morren, E. W. S.	New York, N.Y.	5	100 00	100 00
Morrison, Angus, (exrs. estate)	Toronto, Ont.	25	500 00	500 00
Morrow, George A.	"	487	9,740 00	9,740 00
Morrow, W. G.	Peterboro, Ont.	219	4,380 00	4,380 00
Munro, Alexander	Toronto, Ont.	2	40 00	40 00
Murray, Mrs. Isabella V. Murray (estate of) care of Mrs. G. O. Pettit, executrix.	Grimsby, Ont.	20	400 00	400 00
Murray, George	Toronto, Ont.	684	13,680 00	7,919 30
Myers, Mrs. Mary Ann exec. estate of Augustus	Cambridge, Mass.	796	15,920 00	15,920 00
McAllen, George H.	Montreal, Que.	25	500 00	500 00
McCallum, W. R.	London, Eng.	10	200 00	200 00
McCabe, J.	"	55	1,100 00	1,100 00
McCarthy, D. L. & Leighton G. (trustees).	Toronto, Ont.	100	2,000 00	2,000 00
McCalla, Mrs. W. J. (in trust)	St. Catharines, Ont.	2	40 00	40 00
McCuaig, Mrs. Matilda M.	Belleville, Ont.	100	2,000 00	2,000 00
McDonald, Mrs. Mary J.	New York, N.Y.	10	200 00	200 00
McEwen, John	Vancouver, B.C.	15	300 00	300 00
McFiggens, Arthur J.	Fenella, Ont.	50	1,000 00	1,000 00
McGachen, Mrs. Gertrude	Collingwood, Ont.	5	100 00	100 00
McGill, Wm., (exrs. estate)	Toronto, Ont.	25	500 00	500 00
McGill, Margaret, (exrs. estate)	"	15	300 00	300 00
McGee, Elizabeth	Ottawa, Ont.	80	1,600 00	1,600 00
McGee, Mrs. Annie	Toronto, Ont.	80	1,600 00	1,600 00
McGillvray, Mrs. Helen	Whitby, Ont.	62	1,240 00	1,240 00
McIntosh, James I.	Guelph, Ont.	12	240 00	240 00
McIntyre, R. L.	Toronto, Ont.	10	200 00	200 00
McKeand, John	Liverpool, Eng.	20	400 00	400 00
McKeown, Miss Christina L.	Orangeville, Ont.	13	260 00	260 00
McLaren, Henry E.	Hamilton, Ont.	14	280 00	280 00
McLaren, Arch. K.	"	14	280 00	280 00
McLaren, George H., Dr.	Toronto, Ont.	14	280 00	280 00
McLaren, Frederick G.	Hamilton, Ont.	16	320 00	320 00
McLaren, Richard J. (estate)	"	14	280 00	280 00
McLaren, W. F.	Hamilton, Ont.	14	280 00	280 00
McLean, E. L.	Toronto, Ont.	5	100 00	100 00
McMurrich, Professor J. P.	"	86	1,720 00	1,720 00
McMurrich, George (estate)	"	220	4,400 00	2,640 00
McMurrich, Mrs. Minnie G.	Toronto, Ont.	40	800 00	800 00
McNamara, Thomas	Peterboro, Ont.	20	400 00	400 00
McTaggart, Miss Elizabeth	Toronto, Ont.	50	1,000 00	1,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Naftel, Walter F. A.	Goderich, Ont.	5	100 00	100 00
Naftel, Miss Emily C. L.	"	5	100 00	100 00
Nairn, Alexander (estate)	Toronto, Ont.	30	600 00	600 00
National Trust Co., Ltd., trustees R. A. Baines Trust	"	50	1,000 00	1,000 00
National Trust Co., Ltd. (estate H. C. Hammond)	"	125	2,500 00	2,500 00
National Trust Co., Ltd., in trust for Maud Mackenzie	"	20	400 00	400 00
National Trust Co., Ltd., trustees for Jean Marjorie Wade	"	14	280 00	280 00
Neilson, Alexander	London, Eng.	30	600 00	600 00
Neilson, Hugh	Toronto, Ont.	100	*2,000 00	2,000 00
Nelles, Mrs. Alice M.	Guelph, Ont.	6	120 00	120 00
Nelles, Mrs. B. H. G.	Grimsby, Ont.	5	100 00	100 00
Nevitt, Mrs. E. E.	Toronto, Ont.	25	500 00	500 00
Nicholson, E. A., (exrs. of the late)	Lewes, Sussex, Eng.	40	800 00	800 00
Nicholson, Miss Jessie	"	80	1,600 00	1,600 00
Nicholson, W. E.	"	80	1,600 00	1,600 00
Nicolai, Siegfried F.	4 Josefplatz, Munich	16	320 00	320 00
Niehaus, Charles (estate)	Toronto, Ont.	125	2,500 00	2,500 00
Niven, J. K. (in trust)	"	60	1,200 00	1,200 00
Nordheimer, Samuel (estate)	"	300	6,000 00	6,000 00
Northern Life Assurance Co.	London, Ont.	250	5,000 00	5,000 00
Noxon, Mrs. Georgie E.	Toronto, Ont.	25	500 00	500 00
Oakshott, Elizabeth S.	Bidston, Cheshire, Eng.	50	1,000 00	1,000 00
O'Flynn, F. W.	Toronto, Ont.	50	1,000 00	1,000 00
O'Flynn, Philo W.	Madoc, Ont.	63	1,260 00	1,260 00
O'Flynn, F. E.	Belleville, Ont.	62	1,240 00	1,240 00
Ogden, W. W. (in trust)	Toronto, Ont.	24	480 00	385 00
Oke, E. B.	"	20	400 00	400 00
Osler, Hammond & Nanton	Winnipeg, Man.	375	7,500 00	7,500 00
Osborne, J. P.	Beamsville, Ont.	5	100 00	100 00
Oxnard, George A.	Guelph, Ont.	40	800 00	800 00
Pann, Mrs. E. J.	Los Angeles, Cal.	50	1,000 00	1,000 00
Parfitt, Albion	Toronto, Ont.	50	1,000 00	1,000 00
Parker, Stephen J.	Owen Sound, Ont.	400	8,000 00	8,000 00
Parlane, W. A.	Collingwood, Ont.	15	300 00	300 00
Paterson, Rev. T. W.	Deer Park, Toronto, Ont.	84	1,680 00	1,680 00
Paterson, Mrs. Florence	Toronto, Ont.	12	240 00	240 00
Paton, Miss Jean	"	50	1,000 00	1,000 00
Paton, John	"	60	1,200 00	1,200 00
Paton, Nigel F.	Bombay, India	30	600 00	600 00
Patton, Jos. C., M.D.	Toronto, Ont.	155	3,100 00	3,100 00
Payne, Julian D., (exrs. estate)	New Orleans, La.	20	400 00	400 00
Pearson, F. S. (estate)	New York, N.Y.	1,250	25,000 00	25,000 00
Pellatt, Brig. General Sir Henry M., C.V.O.	Toronto, Ont.	304	6,080 00	6,080 00
Peine, Louis	New Hamburg, Ont.	50	1,000 00	1,000 00
Pepper, Rev. John	West Toronto, Ont.	15	300 00	300 00
Perrin, Mrs. Miney	New York, N.Y.	125	2,500 00	2,500 00
Perry, Miss Elizabeth	Toronto, Ont.	27	540 00	540 00
Peterkin, W. M.	"	250	5,000 00	5,000 00
Peters, George	Peterboro, Ont.	20	400 00	400 00
Phelps, E. S.	Burlington, Iowa	50	1,000 00	1,000 00
Pipe, Harvey	Amherst, N.S.	6	120 00	120 00
Poland, H. G.	London, Eng.	20	400 00	400 00
Porter, John G.	Toronto, Ont.	30	600 00	600 00
Potts, James McC.	Stirling, Ont.	10	200 00	200 00
Powell, J. B. \exrs. estate / Powell, Rev. John/ J. H. U. Powel}	Mayfield, Sussex, Eng.	100	2,000 00	2,000 00
Price, Miss Lavinia	Toronto, Ont.	10	200 00	200 00
Pringle, Mrs. Sara J.	Toronto, Ont.	35	700 00	700 00
Provident Investment Co.	"	107	2,140 00	2,140 00
Proudfoot, William	Goderich, Ont.	200	4,000 00	4,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Radley, Mrs. Elizabeth J.	Toronto, Ont.	50	1,000 00	1,000 00
Ramsay, William	Stow, Scotland	950	19,000 00	19,000 00
Rance, Miss Eva Frances	Blyth, Ont.	3	60 00	60 00
Rennie, Mrs. Mary Ann	Bromley, Kent, Eng.	20	400 00	400 00
Rance, Mrs. Harriett, estate of	Clinton, Ont.	50	1,000 00	1,000 00
Richard, Alfred	Montreal, Que.	10	200 00	200 00
Ridout, Percival F.	London, Eng.	55	1,100 00	1,100 00
Robert, E. A.	Montreal, Que.	250	5,000 00	5,000 00
Robertson, John A.	Toronto, Ont.	25	500 00	500 00
Robinson, Mrs. Elizabeth	"	60	1,200 00	1,200 00
Robinson, Mrs. Elizabeth (in trust)	"	4	80 00	80 00
Robinson, Sir Thomas B. and Lady Rosa Hannah Robinson	North Foreland, Broadstairs, Kent, Eng.	100	2,000 00	2,000 00
Rogers, Dr. J. M.	Ingersoll, Ont.	18	360 00	360 00
Roger, Mrs. Helen S.	Peterboro, Ont.	41	820 00	820 00
Rollo, Jennie S.	Chicago, Ill.	53	1,060 00	1,060 00
Rollo, W. F.	"	56	1,120 00	1,120 00
Rollo, Evelyn, L.	"	53	1,060 00	1,060 00
Ross, Alexander	Liverpool, Eng.	4	80 00	80 00
Ross, Hon. A. M. (exrs. estate)	Toronto, Ont.	50	1,000 00	1,000 00
Ross, Miss Caroline S.	"	25	500 00	500 00
Ross, Mrs. E. Phoebe	Edmonton, Alta.	5	100 00	20 00
Routh, J. H., (exrs. estate)	Montreal, Que.	20	400 00	400 00
Rowlands, R. F.	Toronto, Ont.	10	200 00	200 00
Royal Trust Company	Montreal, Que.	333	6,660 00	6,660 00
Royal Trust Co., exrs. Estate of Mrs. M. M. Thomas	Quebec, Que.	47	940 00	940 00
Rumsey, C. S., (exrs. estate)	St. Marys, Ont.	10	200 00	200 00
Rumsey, Mrs. M. A. A.	"	10	200 00	200 00
Ruston, Miss Jessie	Georgetown, Ont.	100	2,000 00	2,000 00
Royal Trust Co. (trustee for Mrs. Pipon)	Toronto, Ont.	5	100 00	100 00
Ryan, Miss Elizabeth	Lucan, Ont.	34	680 00	680 00
Sauer, George	Toronto, Ont.	2	40 00	40 00
Saylor, Wesley	Trenton, Ont.	25	500 00	500 00
Schell, R. S., (exrs. estate)	Brantford, Ont.	80	1,600 00	1,600 00
Schell, H. P.	New York, N.Y.	20	400 00	400 00
Scholfield, W. G.	West Toronto, Ont.	10	200 00	200 00
Scott, Charles W.	Toronto, Ont.	60	1,200 00	1,200 00
Scott, George F.	374 Margueretta St., Toronto, Ont.	4	80 00	80 00
Scott, J., (exrs. estate)	Toronto, Ont.	100	2,000 00	2,000 00
Semple, Miss Jennie P.	"	35	700 00	700 00
Sewall, Mrs. Winnifred L.	Hamilton, Ont.	20	400 00	400 00
Sharpe, Miss Clara L.	San Francisco, Cal.	50	1,000 00	1,000 00
Sharpe, George, (exrs. estate)	"	170	3,400 00	1,221 35
Shaw, Mrs. Isabel T.	Hamilton, Ont.	33	660 00	660 00
Sherrard, H. A., estate of	Toronto, Ont.	57	1,140 00	1,140 00
Sherrard, Mrs. A. S.	"	5	100 00	100 00
Shutt, Mrs. Charlotte	Ottawa, Ont.	15	300 00	300 00
Sinclair, Miss Janet	Unknown	13	260 00	260 00
Sinclair, J. C. (Elizabeth A. and Donald G. G., exrs. estate)	Care of Mrs. Elizabeth A. Sinclair, Toronto, Ont.	83	1,660 00	1,660 00
Small, Miss Catherine G.	Sarnia, Ont.	36	720 00	720 00
Smedley, George F. & Co.	Toronto, Ont.	10	200 00	200 00
Smith, F. J. D.	Newtonbrook, Ont.	210	4,200 00	4,200 00
Smith, Alexander	Toronto, Ont.	60	1,200 00	1,200 00
Smith, Dr. Andrew, (exrs. estate)	Toronto General Trusts Corp., Toronto, Ont.	40	800 00	800 00
Smith, D. King, M.D.	Toronto, Ont.	10	200 00	200 00
Smith, Mrs. Mary Ann, (exrs. estate)	National Trust Co., Toronto, Ont.	270	5,400 00	5,400 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Smith, H. B.	Owen Sound, Ont.	175	3,500 00	3,500 00
Smith, Davis & Co.	Buffalo, N.Y.	500	10,000 00	10,000 00
Smith, W. W.	Raleigh, N.C.	75	1,500 00	1,500 00
Smith, Marshall J., (exrs. estate)	New Orleans, La.	20	400 00	400 00
Sonkson, E.	London, E.C., Eng.	224	4,480 00	4,480 00
Sorgius, Mrs. Constance Zeph.	Three Rivers, Que.	5	100 00	100 00
Sproule, Miss E. J.	Springfield-on-Credit, Ont.	78	1,560 00	1,560 00
Stanley, Bernard	Lucan, Ont.	300	6,000 00	6,000 00
Stanley, Mrs. Hannah E. (in trust)	"	8	160 00	160 00
Stanley, Mrs. Jennie	"	50	1,000 00	1,000 00
Stanley, Aljoe E.	"	37	740 00	740 00
Stanley, Miss Mary E.	"	61	1,220 00	1,220 00
Stanley, Miss Charlotte M.	"	39	780 00	780 00
Stanley, Albert E.	"	30	600 00	600 00
Stanley, Miss M. Lucretia	"	36	720 00	720 00
Stanley, Uriah M.	Brantford, Ont.	40	800 00	800 00
Stanway, F. N.	Toronto, Ont.	5	100 00	100 00
Staples, Mrs. Eliza	St. Thomas, Ont.	8	160 00	160 00
Stayner, Rev. Sutherland	Toronto, Ont.	4	80 00	80 00
Stayner, Mrs. Harriet R.	"	6	120 00	120 00
Steele, Mrs. Annie E.	Belleville, Ont.	3	60 00	60 00
Stevenson, Miss Amy	Ancaster, Ont.	40	800 00	800 00
Stewart, Miss Ida A.	Woodstock, Ont.	25	500 00	500 00
Stewart, William	Toronto, Ont.	22	440 00	440 00
Stewart, Mrs. Margeret J.	Campbellford, Ont.	10	200 00	200 00
Stewart, Robert, (exrs. estate)	Care of John Duncan, Toronto, Ont.	36	720 00	720 00
Stimson, G. A. & Co.	Toronto, Ont.	200	4,000 00	4,000 00
Stinson, H. E.	"	10	200 00	200 00
Stock, William H.	Liverpool, Eng.	20	400 00	400 00
Stocking, Charles P.	Waubashene, Ont.	200	4,000 00	4,000 00
Strachan, Miss Mary E. H.	Toronto, Ont.	206	4,120 00	4,120 00
Strathy, A. G.	"	52	1,040 00	1,040 00
Strathy, J. R.	"	30	600 00	600 00
Strathy, Miss Elizabeth M.	"	30	600 00	600 00
Strathy, G. B.	"	30	600 00	600 00
Strong, Mrs. Amelia L., executrix estate of A. D. D. Strong	Galt, Ont.	20	400 00	400 00
Swain, W. J.	Collingwood, Ont.	55	1,100 00	1,100 00
Symonds, Miss Eliza F.	Toronto, Ont.	17	340 00	340 00
Tackaberry, Mrs. Catherine, (exrs. estate).	Care of R. J. Tackaberry, Toronto, Ont.	25	500 00	500 00
Talbut, Marcus, (exrs. estate)	Unknown	5	100 00	100 00
Taylor, Miss Amy E. R.	Toronto, Ont.	14	280 00	280 00
Taylor, Miss Mary L.	"	9	180 00	180 00
Taylor, Mrs. Elizabeth A. H., (exrs. estate)	Care of F. Roper, Toronto, Ont.	3	60 00	60 00
Thompson, J. B.	St. Marys, Ont.	15	300 00	300 00
Thompson, Robert, (exrs. estate)	Care of R. W. Thompson, Pelham Place, Toronto, Ont.	847	16,940 00	16,940 00
Thomson, Miss Martha Muir	Edinburgh, Scot.	24	480 00	480 00
Thompson, Malcolm	Montreal, Que.	130	2,600 00	2,600 00
Tidswell, W. C., exr., (estate of)	Care of Kate Ethel Tidswell, Hamilton, Ont.	100	2,000 00	2,000 00
Tingle, John	Wexford, Ont.	13	260 00	260 00
Toronto General Trusts Corp., (exrs. estate) Mary E. Cockburn	Toronto, Ont.	902	18,040 00	18,040 00
Toronto General Trusts Corp., (exrs. estate) A. Robertson	Toronto, Ont.	50	1,000 00	1,000 00
Toronto General Trusts Corp., (exrs. estate) C. C. Baines	"	2	40 00	40 00
Toronto General Trusts Corp., (exrs. estate) Jane Kirkland	"	166	3,320 00	3,320 00

THE WESTERN ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Toronto General Trusts Corp., (exrs. estate) James Kerr Osborne	"	355	7,100 00	7,100 00
Townley, Mrs. W. R.	Chicago, Ill.	24	480 00	480 00
Van der Linde, Harold	Toronto, Ont.	56	1,120 00	1,120 00
Van Heynigen A. E., (estate)	Camp Taylor Ky.	100	2,000 00	2,000 00
Vogel, Philipp Jacob	London, E. C., Eng.	38	760 00	760 00
Waddell, John	Orono, Ont.	25	500 00	500 00
Wade, Mrs. Lillie M.	Brighton, Ont.	17	340 00	340 00
Wadhams, John M.	Goshen, Conn.	18	360 00	360 00
Wadhams, Julia E.	"	16	320 00	320 00
Wadhams, Mrs. Mary P.	"	30	600 00	600 00
Wadhams, Robert P.	"	16	320 00	320 00
Wainwright, C. S.	Toronto, Ont.	10	200 00	200 00
Walker, Mrs. Clara R.	"	34	680 00	680 00
Walker, Warren J.	"	2	40 00	40 00
Wallace, Mrs. Henrietta	"	20	400 00	400 00
Ward, R. M. Bretherton	Liverpool, Eng.	50	1,000 00	1,000 00
Warwick, Guy F.	Toronto, Ont.	290	5,800 00	5,800 00
Warwick, R. D.	"	10	200 00	200 00
Webb, Albert E. (in trust)	Los Angeles, Cal.	1,056	21,120 00	21,120 00
Weir, Robert	Toronto, Ont.	5	100 00	100 00
White, Miss Alice	Montreal, Que.	5	100 00	100 00
Whitelaw, Mrs. Sarah	Fairbank, Ont.	11	220 00	220 00
Wilkes, Alfred J.	Brantford, Ont.	2	40 00	40 00
Williamson, H. W., (estate)	Care of W. Williamson, Toronto, Ont.	10	200 00	200 00
Wills, Miss Annie	"	31	620 00	620 00
Wills, Miss Annie (exec)	"	1	20 00	20 00
Wills, Miss Eliza, (exrs. estate)	"	31	620 00	620 00
Wills, Miss Susan	"	31	620 00	620 00
Wills, Miss Wilhemina	"	31	620 00	620 00
Wills, Thomas (exec. estate)	Care of J. F. Wills, Belleville, Ont.	125	2,500 00	2,500 00
Wilson, C. S., (exr. estate)	Care of John Stark & Co., Toronto, Ont.	1,200	24,000 00	24,000 00
Wintle, Cryil & Co.	London, Eng.	30	600 00	600 00
Wood, E. R.	Toronto, Ont.	75	1,500 00	1,500 00
Wood, Herbert H.	"	18	360 00	360 00
Wood, Lewis P.	Fernie, B.C.	74	1,480 00	1,480 00
Wood, S. Casey	Toronto, Ont.	76	1,520 00	1,520 00
Wood, Hon. S. C., (estate)	Care of S. Casey Wood, Toronto, Ont.	3	60 00	60 00
Wood, Miss Lucinda J.	Brantford, Ont.	53	1,060 00	1,060 00
Young, Mrs. Margaret	Toronto, Ont.	12	240 00	240 00
Young, J. A., Jr.	"	13	260 00	260 00
Young, W. E.	"	2	40 00	40 00
Total Common Stock		75,000	1,500,000 00	1,488,625 65
Total Preferred Stock		50,000	1,000,000 00	1,000 000 00
Totals		125,000	2,500,000 00	2,488,625 65

APPENDIX B.

GENERAL STATEMENTS

OF

BRITISH AND FOREIGN COMPANIES

FOR

YEAR ENDING DECEMBER 31, 1918.

THE GENERAL BUSINESS STATEMENTS OF THE FOLLOWING COMPANIES WERE NOT RECEIVED IN TIME FOR INSERTION IN THIS APPENDIX:—

Alliance Assurance Company, Limited.
The British Crown Assurance Corporation.
British Traders Insuarnce Company, Limited.
Car and General Insurance Corporation, Limited.
The Century Insurance Company, Limited.
Commercial Union Assurance Company, Limited.
The Eagle, Star and British Dominions Ins. Co., Limited.
General Accident, Fire and Life Assurance Corporation, Limited.
The General Fire Assurance Company of Paris, France.
Guardian Assurance Company, Limited.
The Law, Union and Rock Insurance Company, Limited.
The London Guarantee and Accident Company, Limited.
Lumbermen's Underwriting Alliance.
Manufacturing Lumbermen's Underwriters.
The Marine Insurance Company, Limited.
Mechanics and Traders Insurance Company.
Merchants Fire Assurance Corp. of New York.
Millers National Insurance Company.
The National Benefit Assurance Company, Limited.
National—Ben Franklin Fire Insurance Company.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
New Hampshire Fire Insurance Company.
Niagara Fire Insurance Company.
Northwestern National Insurance Company.
The Norwich Union Fire Insurance Society, Limited.
The Ocean Marine Insurance Company, Limited.
The Palatine Insurance Company, Limited.
The Phenix Fire Assurance Company of Paris, France.
Phœnix Assurance Company, Limited.
Queensland Insurance Company, Limited.
Railway Passengers Assurance Company.
The Royal Exchange Assurance.
The Royal Insurance Company, Limited.
Scottish Metropolitan Assurance Company, Limited.
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
Sun Insurance Office.
L'Union Compagnie d'Assurances contre l'incendie.
Union Assurance Society, Limited.
Union Insurance Society of Canton (China), Limited.
The Union Marine Insurance Company, Limited.
The Order of United Commercial Travelers of America.
The Yorkshire Insurance Company, Limited.

AMERICAN LLOYDS.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of bonds	$	828,359 69
Cash in hand, in trust companies and in banks		21,683 08
Agents' balances		29,704 79
Total ledger assets	$	879,747 56

NON-LEDGER ASSETS.

Interest accrued		7,350 50
Other non-ledger assets		2,092 45
Gross assets	$	889,190 51
Deduct assets not admitted		53,047 94
Total admitted assets	$	836,142 57

LIABILITIES.

Net amount of unpaid claims	$	10,652 41
Unearned premiums		192,023 66
Interest due or accrued		28,558 80
State, county, municipal and other taxes due or accrued (estimated)		7,500 00
Due and to become due for borrowed money, including $1,791.67 interest on same		126,791 67
Underwriters' deposits		100,000 00
All other liabilities		45,000 00
Total liabilities, except capital stock	$	510,526 54
Surplus		325,616 03
Total liabilities	$	836,142 57

INCOME.

Total premiums written	$	243,287 93
Interest and dividends		33,193 63
Agents' balances previously charged off		10,000 00
All other income		6,000 00
Total income	$	292,481 56

DISBURSEMENTS.

Net amount paid for claims	$	130,959 35
Expenses of adjustment and settlement of claims		2,997 29
Paid stockholders for interest or dividends		7,520 00
Commission or brokerage		77,700 80
Allowances to agencies for miscellaneous agency expenses		50 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees		3,650 00
State taxes on premiums, Insurance Department licenses and fees		3,510 08
All other licenses, fees and taxes		3,681 97
Underwriters' boards and tariff associations		3,878 60
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		1,422 11
Inspections and surveys		90 00
Gross loss on sale or maturity of bonds		2,038 75
Borrowed money repaid		15,000 00
Interest on borrowed money		6,624 98
All other disbursements		93,575 28
Total disbursements	$	352,699 21

American Lloyds—*Concluded.*

RISKS AND PREMIUMS.

Written or renewed during the year	$68,745,020 00
Premiums thereon	389,345 93
Terminated during the year	69,534,395 00
Premiums thereon	362,794 98
Net in force at December 31, 1918	58,887,245 00
Premiums thereon	389,537 84

THE ATLAS ASSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

FIRE INSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year:—				Claims under policies paid and outstanding	667,065	11	9
Reserve for unexpired risks, being 40 per cent of premium income for the year 1917	557,079	4	11	Contributions to Fire Brigades	9,709	17	0
Additional reserve	938,855	12	10		676,775	8	9
	1,495,934	17	9	Commission	305,655	16	10
Premiums	1,640,606	9	8	Expenses of management	222,626	4	1
Interest, dividends, and rents	66,521	10	7	State and municipal taxes (Foreign)	39,853	14	4
Less income tax thereon	4,002	17	1	Transfers to Profit and Loss Account, viz.:—			
	62,518	13	6	Profit	296,531	18	8
Transfer from Profit and Loss Account	104,901	15	3	Interest	62,518	13	6
					359,050	12	2
				Amount of Fire Insurance Fund at the end of the year:—			
				Reserve for unexpired risks, being 40 per cent of premium income for the year 1918	656,242	11	11
				Additional reserve	1,043,757	8	1
					1,700,000	0	0
	£3,303,961	16	2		£3,303,961	16	2

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance brought forward	69,701	18	8	*Income Tax and Excess Profits Duty	64,015	3	11
Interest, dividends and rents not carried to other Accounts:—				Interest on Debenture Stock	3,832	10	2
	25,937	2	5	War bonus to staff	30,775	7	10
Less income tax thereon	7,156	19	5	Transfer to Fire Insurance Fund	104,901	15	3
	18,780	3	0	Written off Leaseholds	393	13	1
Interest, less tax, from Fire Account	62,518	13	6	Interim Dividend, free of Income Tax (1918 account) paid 30th October, 1918	33,000	0	0
Interest from Employers' Liability, Accident and General Account	2,888	8	5	Provision for completion of Dividend for the year (1918), free of Income Tax, payable 30th April, 1919	99,000	0	0
	84,187	4	11		132,000	0	0
Profit from Fire Account	296,531	18	8	Balance carried forward (subject to Excess Profits Duty)	143,538	14	6
Profit from Employers' Liability, Accident and General Account	21,229	4	0				
Percentage of Life business in lieu of share of Quinquennial Profits	7,701	11	0				
Transfer Fees	105	7	6				
	£ 479,457	4	9		£ 479,457	4	9

*In addition to above Income Tax on Profits and Excess Profits Duty	£	64,015	3 11
There is a further amount of Income Tax deducted from Interest of		41,583	19 6
Making a total of	£	105,599	3 5

BALANCE SHEET.

Liabilities.	£	s.	d.
Capital subscribed:—£2,200,000, in 220,000 shares of £10 each, £1 4s. paid	264,000	0	0
"Essex & Suffolk" 4 per cent Debenture Stock	95,604	0	0
Life Assurance and Annuity Funds	2,313,898	15	2
Investment Reserve Funds	451,195	14	11
Fire Insurance Fund	1,700,000	0	0
Employers' Liability, Accident, and General Insurance Funds	113,914	1	2
Sinking Fund and Capital Redemption Insurance Fund	100,339	18	9
Contingency Fund	22,149	10	1
Provision for completion of dividend for the year (1918) payable 30th April, 1919	99,000	0	0
Profit and Loss Balance	143,538	14	6
	£5,303,640	14	7
Claims admitted or intimated but not paid:—			
Life Assurance	55,417	1	0
Fire Insurance	198,344	15	1
Due to other Offices for reinsurances	440,225	13	7
Sundry unclaimed Dividends and Debenture Stock Interest	1,913	3	7
Outstanding commission and other accounts	107,821	11	4
Bills payable	7,722	12	4
Loan from the Company's Bankers against Security	125,000	0	0

Assets.	£	s.	d.
Mortgages on property within the United Kingdom	268,670	0	10
" " out of the United Kingdom	30,500	0	0
Loans on parochial and other public rates	121,915	2	10
" Life interests	61,600	0	0
" Reversions	5,900	0	0
" Personal Security	4,000	0	0
" Company's policies within their surrender values	111,021	10	6
" Company's policies coupled with 5 per cent War Stock	42,180	0	0
" Company's policies coupled with 5 per cent National War Bonds	300,150	0	0
" Policies in other Offices	1,550	0	0
" Security of Rents	1,006	16	1
Investments:—			
Deposit with the High Court, viz.:— London County Council 3 per cent stock	20,000	0	0
British Government securities	1,208,399	18	0
Municipal and county securities, United Kingdom	29,915	13	0
Indian and Colonial Government securities	546,769	7	10
" " provincial securities	91,887	13	10
" " municipal securities	131,110	6	4
Foreign Government securities	532,025	1	1
" provincial securities	82,402	17	4
" municipal securities	163,237	6	11
Railway and other debentures and debenture stocks— Home and Foreign	801,582	0	8
Railway and other preference and guaranteed stocks	207,737	5	4
" ordinary stocks	93,033	15	11
Stocks and Shares (other than railway stocks)	105,559	18	5
Copyhold ground rents	10,496	3	3
House and Landed property	276,577	14	6
Life interests	5,559	0	0
Reversions	517	12	0
	£5,255,305	4	8
Branch and Agents' balances	554,480	4	2
Due by other Offices for reinsurances	31,888	6	9
Outstanding premiums	63,202	3	7
" commission and other accounts	24,211	15	4
" interest, dividends, and rents	2,217	7	0

THE ATLAS ASSURANCE COMPANY—*Concluded.*

BALANCE SHEET—*Concluded.* £ s. d.		£ s. d.
	Interest, dividends, and rents accrued but not payable	43,332 15 5
	Bills receivable	637 18 3
	Cash:—	
	On deposit	102,358 16 1
	In hand and on current account	162,451 0 3
£6,240,085 11 6		£6,240,085 11 6

(1) Part of the Shareholders' Assets are specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued but no part of the Life Funds are so deposited.

(2) The Stock Exchange securities are taken at cost or under.

THE CALEDONIAN INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

FIRE INSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year:—				Claims under policies paid and outstanding	303,814	11	0
Reserve for Unexpired Risks £ 186,031 0 0				Commission	116,705	6	4
Additional Reserve 200,000 0 0				Expenses of Management	103,517	9	5
	386,031	0	0	Contributions to Fire Brigades	2,545	16	8
Premiums £ 871,966 10 9					526,583	3	5
Less Re-insurance Premiums 251,427 18 1				Carried to Profit and Loss Account	83,991	6	9
	620,538	12	8	Amount of Fire Insurance Fund at the end of the year, as per General Balance-Sheet:—			
Interest, Dividends, and Rents (less Income Tax)	14,987	17	6	Reserve for Unexpired Risks, being 34 per cent of Premium Income for the year £ 210,983 0 0			
				Additional Reserve 200,000 0 0			
					410,983	0	0
	£1,021,557	10	2		£1,021,557	10	2

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's Account	143,496	0	3	Dividend paid (less Income Tax)	19,350	0	0
Interest, Dividends, and Rents (less Income Tax) not carried to other Accounts	9,463	19	7	Bad and doubtful debts	47	17	8
Transfer Fees	78	2	6	Income Tax under Schedule D	17,311	16	0
Transferred from:—				Transferred to General Insurance Account	25,000	0	0
Fire Insurance Account £ 83,991 6 9				Written off Investments	6,000	0	0
Accident Insurance Account 2,000 0 0				Balance, as per General Balance-Sheet	177,319	15	5
Employers' Liability Insurance Account 6,000 0 0							
	91,991	6	9				
	£ 245,029	9	1		£ 245,029	9	1

BALANCE SHEET.

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Shareholders' Capital, £537,500 in 21,500 shares of £25, with £5 paid on each: total amount paid	107,500	0	0	Investments—			
Fire Insurance Fund	410,983	0	0	British Government Securities	148,447	8	6
Accident Insurance Fund	5,799	2	10	Indian and Colonial Government Securities	14,566	0	0
Employers' Liability Insurance Fund	37,835	15	10	Indian and Colonial Municipal Securities	49,029	0	0
Annuities Certain and Leasehold Redemption Fund	25,729	2	7	Foreign Government Securities	120,621	0	0
General Insurance Fund	47,923	10	0	Foreign Provincial Securities	6,888	0	0
				Foreign Municipal Securities	91,312	0	0

THE CALEDONIAN INSURANCE COMPANY—*Concluded.*

BALANCE SHEET—*Concluded.*

	£	s.	d.	£	s.	d.
Marine Insurance Fund				118,832	1	2
Profit and Loss Account				177,319	15	5
				£ 931,922	7	10
*Claims admitted or intimated but not paid:—						
Fire Insurance	£ 76,608	17	3			
General Insurance	13,983	6	2			
				90,592	3	5
Due to Insurance Companies				18,396	9	7
*Unclaimed Dividends				3,336	5	8
*Expenses and Commission Outstanding and Provision for Income Tax:—						
Fire Insurance	£ 25,907	4	2			
Accident Insurance	20	13	11			
Employers' Liability Insurance	633	0	0			
General Insurance	147	3	9			
				26,708	1	10
Sundry Balances due by the Company				8,742	17	0
				£1,079,698	5	4

*Included in corresponding items in Revenue Accounts.

	£	s.	d.
Railway and other Debentures and Debenture Stocks—Home and Foreign	111,628	14	0
Railway and other Preference and Guaranteed Stocks	44,299	0	0
Railway and other Ordinary Stocks	53,944	0	0
Feu-Duties and Ground Annuals	100,114	15	9
House Property	82,144	0	0
Agents' Balances	179,811	15	4
*Outstanding Premiums	13	6	9
*Outstanding Interest, Dividends, and Rents	16	9	5
*Interest accrued but not payable	7,129	6	11
Cash on hand and on Current Account	47,151	14	7
Office Furniture and Maps	6,648	0	0
Stamps	65	5	1
Due by Life Department	15,868	9	0
	£1,079,698	5	4

LIFE DEPARTMENT.

Liabilities as per separate Balance-Sheet				3,856,144	19	10
				£4,935,843	5	2

LIFE DEPARTMENT.

Assets as per separate Balance-Sheet				3,856,144	19	10
				£4,935,843	5	2

Certain of the Assets in the General Balance-Sheet have been deposited in the United States and Canada in connection with Fire Business there.

The Stock Exchange Securities in the Life Balance-Sheet are stated at the values ascertained at the last Quinquennial Investigation on 31st December, 1917, and at cost price in the case of Investments made since that date.

The value of the Stock Exchange Securities in the General Balance-Sheet is below the current market value at 31st December, 1918, less Accrued Interest and Dividends, and in our belief the Assets are in the aggregate fully of the value stated in the Balance-Sheet.

We also certify that no part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

THE CALIFORNIA INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 60,000 00
Mortgage loans on real estate, first liens	441,387 45
Book value of bonds and stocks owned by the company	1,072,310 07
Cash on hand, in trust companies and in banks	154,875 21
Agents' balances	170,492 87
Bills receivable	4,682 92
Losses recoverable from reinsurers	1,889 49
Disbursements due to failure of American Union Insurance Co	12,481 30
Total ledger assets	$ 1,918,119 31

NON-LEDGER ASSETS.

Interest due and accrued	17,973 87
Market value of bonds and stocks over book value	10,837 50
Gross assets	$ 1,946,930 68
Deduct assets not admitted	67,650 22
Total admitted assets	$ 1,879,280 46

LIABILITIES.

Net amount of unpaid claims	$ 72,211 39
Total unearned premiums	767,796 91
Federal, state and other taxes due or accrued (estimated)	32,500 00
Salaries, rents, etc., due or accrued	2,500 00
Payments by employees on account Liberty Bonds purchased by them	4,132 28
Commission, brokerage and other charges, due or to become due to agents and brokers	10,000 00
Interest received in advance	208 00
Total liabilities, excluding capital stock	$ 889,348 58
Capital stock paid in cash	400,000 00
Surplus over all liabilities	589,931 88
Total liabilities	$ 1,879,280 46

INCOME.

Net cash received for premiums	$ 1,070,425 62
Received for interest and dividends	69,407 64
Rents	7,200 00
Income from all other sources	4,132 28
Total income	$ 1,151,165 54

DISBURSEMENTS.

Net amount paid during the year for claims	$ 380,847 06
Expenses of adjustment and settlement of claims	15,393 86
Rents	6,776 16
Allowances to agencies for miscellaneous agency expenses	210,225 07
Salaries, fees and all other charges of officers, directors, trustees and home office employees	70,964 54
Inspections, surveys, underwriters' boards and tariff associations	15,860 64
Federal taxes	25,959 02
State taxes on premiums, Insurance Department licenses and fees	17,774 73
Field supervisory expenses	47,213 25
Gross decrease by adjustment in book value of stocks	764 06
All other disbursements	47,226 87
Total disbursements	$ 839,005 26

THE CALIFORNIA INSURANCE COMPANY—*Concluded.*

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$ 161,968,376 00
Premiums thereon	1,765,136 61
Amount of policies terminated	170,038,770 00
Premiums thereon	1,457,903 53
Net amount in force on December 31, 1918	93,769,843 00
Premiums thereon	1,254,444 57

CITIZENS' INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

INCOME.

Total premium income	$	400,847 05
Received for interest and dividends		33,381 28
Gross profit on sale or maturity of bonds		100 00
Agents, balances previously charged off		2 60
Total income	$	434,330 93

DISBURSEMENTS.

Net amount paid for claims	$	161,092 46
Expenses of adjustment and settlement of claims		1,549 96
Paid stockholders for interest or dividends		16,000 00
Commissions or brokerage		133,697 25
Salaries, fees and all other charges of officers, directors, trustees and home office employees		119 46
Rents		94 50
Federal taxes		6,781 08
Insurance Department licenses and fees		1 50
All other disbursements		19,542 09
Total disbursements	$	338,878 30

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$	41,100 00
Book value of bonds and stocks owned		547,469 51
Cash in banks and trust companies		440,960 15
Agents' balances		178,155 20
Total ledger assets	$	1,207,684 86

NON-LEDGER ASSETS.

Interest accrued		8,711 48
Gross assets	$	1,216,396 34
Deduct assets not admitted		29,728 40
Total admitted assets	$	1,186,667 94

LIABILITIES.

Net amount of unpaid claims	$	47,713 07
Total unearned premiums		252,337 83
Federal, state and other taxes due or accrued (estimated)		7,000 00
Funds held under reinsurance treaties		392,819 74
Total liabilities, excluding capital stock	$	699,870 64
Capital stock paid up in cash		200,000 00
Surplus over all liabilities		286,797 30
Total liabilities	$	1,186,667 94

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$	349,967,510 00
Premiums thereon		3,655,597 27
Amount of policies terminated during the year		47,802,368 00
Premiums thereon		404,221 45
Net amount of policies in force at December 31, 1918		44,856,755 00
Premiums thereon		455,463 57

COLUMBIA INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of bonds	1,395,930 72
Cash in trust companies and in banks	59,107 94
Agents' balances and bills receivable	144,791 38
Due from authorized companies on losses paid	2,028 44
Total ledger assets	$ 1,601,858 48

NON-LEDGER ASSETS.

Interest due and accrued	17,628 31
Gross assets	$ 1,619,486 79
Deduct assets not admitted	182,403 03
Total admitted assets	$ 1,437,083 76

LIABILITIES.

Net amount of unpaid claims	$ 32,936 97
Total unearned premiums	245,160 94
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	500 00
Federal, state and other taxes due and accrued (estimated)	9,500 00
Contingents commissions or other charges due or accrued	500 00
Total liabilities, except capital stock	$ 288,597 91
Capital stock paid up in cash	400,000 00
Surplus over all liabilities	748,485 85
Total liabilities	$ 1,437,083 76

INCOME.

Net cash received for premiums	$ 573,579 90
Interest and dividends	54,344 98
Total income	$ 627,924 88

DISBURSEMENTS.

Net amount paid for claims	$ 263,526 95
Expenses of adjustment and settlement of claims	191 43
Commissions or brokerage	131,187 56
Field supervisory expenses	452 69
Salaries, fees and all other charges of officers, directors, trustees and home office employees	16,734 27
Rents	1,022 69
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	219 14
Inspections and surveys, including underwriters boards and tariff associations	1,353 55
Taxes on real estate	2,040 01
State taxes on premiums, Insurance Department licenses and fees	9,182 91
Agents' balances charged off	3,182 40
Gross loss on sale or maturity of bonds	12 50
Gross decrease, by adjustment, in book value of bonds	1,200 29
All other disbursements	4,377 57
Total disbursements	$ 434,683 96

COLUMBIA INSURANCE COMPANY—*Concluded.*

RISKS AND PREMIUMS.

MARINE RISKS.

Amount of risks written or renewed during the year	$ 78,438,177 00
Premiums thereon	810,214 05
Amount of policies terminated	74,988,881 00
Premiums thereon	687,916 65
Net amount in force at December 31, 1918	27,258,216 00
Premiums thereon	487,228 67

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

General Business Statement for the Year ending December 31, 1918.

REVENUE ACCOUNT.

	£ s. d.	£ s. d.	Dec. 31	£ s. d.	£ s. d.
Amount of Insurance Fund at the beginning for the year:—			Payments under Policies, including Medical and Legal Expenses in connection therewith:		
Reserve for unexpired risks.....	1,371,309 11 11		£ s. d.		
Total estimated liability in respect of outstanding losses..	1,185,390 0 0		Fire..... 110,229 5 1		
		2,556,699 11 11	Marine..... 123,891 17 8		
			Accident.....1,834,661 4 3		
Premiums—					2,068,782 7 0
Fire..... 250,346 16 8			Commission.....		968,572 8 6
Marine..... 332,246 1 3			Expenses of management.....		312,042 10 10
Accident.....4,512,709 0 5			Contributions to fire brigades.		1,740 1 1
		5,095,301 18 4	Bad debts.....		1,775 0 8
Adjustment of exchange.....	26,783 16 11				3,352,912 8 1
Transfer fees.....	69 15 0				
		26,853 11 11	Amount of Insurance Fund at the end of the Year:—		
			Reserve for Unexpired Risks..	2,084,418 15 7	
			Total estimated liabilily in respect of outstanding losses.	1,491,506 0 0	
					3,575,924 15 7
			Balance transferred to profit and loss Account.....		750,017 18 6
		£ 7,678,855 2 2			£ 7,678,855 2 2

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.	£ s. d.
Balance from Revenue Account.....	750,017 18 6	Expenses not charged to other accounts—		
		Taxes.....	169,469 15 10	
Interest and rents.....	144,470 8 5	Miscellaneous.....	48,353 6 1	217,823 1 11
		Dividend, 1918—		
		Interim.....	50,000 0 0	
		Provision for final.....	90,000 0 0	
				140,000 0 0
		Special Reserve—		
		Excess Profits Taxes.....		250,000 0 0
		Transferred to General Reserve Fund.....		286,665 5 0

£	894,488	6	11

BALANCE SHEET.

Liabilities.	£	s.	d.	£	s.	d.
Shareholders' Capital—						
100,000 shares, £10 each, $1,000,000.						
Capital—100,000 shares, £2 paid				200,000	0	0
Amounts due to other companies and agents	391,656	6	8			
Unclaimed dividends	446	15	0			
Outstanding commission	202,749	12	2			
Outstanding expenses	47,233	5	4			
Loss Deposit Accounts	44	6	8			
				642,130	5	10
Provision in Profit and Loss Account for final dividend, 1918				90,000	0	0
Reserves—						
For unexpired risks	2,084,418	15	7			
For outstanding losses	1,491,506	0	0			
Investment reserve	213,765	19	7			
Special reserve for taxes	250,000	0	0			
General reserve	1,170,251	8	3			
				5,209,942	3	5
				£6,142,072	9	3

Assets.	£	s.	d.	£	s.	d.
By mortgages on property within the United Kingdom	2,500	0	0			
Investments—						
British Government securities	815,886	11	6			
Bank of England Stock	11,544	7	4			
Indian and Colonial Government securities	125,163	4	8			
Indian and Colonial Provincial securities	34,945	16	3			
Indian and Colonial Municipal securities	73,091	6	2			
Foreign Government securities	1,073,051	0	2			
Foreign Provincial securities	105,813	16	8			
Foreign Municipal securities	1,277,494	16	10			
Railway and other debentures and debenture stock—						
Home and Foreign	1,070,275	2	4			
Railway and other preference and guaranteed stocks	10,334	13	4			
Railway and other ordinary stocks	8,945	12	9			
House property	67,981	9	0			
				4,677,027	17	0
Branch and agency balances				1,079,513	0	7
Interest and rents accrued				51,790	2	11
Cash, in hand and on Current Account				193,260	0	9
Amounts due from other companies				140,381	8	0
				£6,142,072	9	3

£ 894,488 6 11

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 81,680 00
Mortgage loans on real estate, first liens	94,450 00
Book value of bonds and stocks	1,330,183 33
Cash in trust companies and in banks	131,003 43
Agents' balances	−14,166 80
Suspense account	1,000 00
Total ledger assets	$ 1,624,149 96

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	7,039 00
Recoverable for reinsurance on paid losses	9 64
Interest accrued	16,336 72
Rents accrued	485 00
Gross assets	$ 1,648,020 32
Deduct assets not admitted	22,563 92
Total admitted assets	$ 1,625,456 40

LIABILITIES.

Net amount of unpaid claims	$ 159,347 35
Unearned premiums	444,692 54
Salaries, rents, expenses, bills, etc., due or accrued	250 00
Federal, state or other taxes due or accrued (estimated)	25,000 00
Interest on mortgages collected in advance	1,371 54
Total liabilities, except capital stock	$ 630,661 43
Capital stock paid in cash	500,000 00
Surplus over all liabilities	494,794 97
Total liabilities	$ 1,625,456 40

INCOME.

Net cash received for premiums	$ 773,101 54
Interest and dividends	66,175 33
Rents	5,607 00
Total income	$ 844,883 87

DISBURSEMENTS.

Net amount paid for claims	$ 380,463 71
Expenses of adjustment and settlement of claims	3,334 00
Dividends to shareholders	50,000 00
Agents' compensation including brokerage	257,561 33
Total field supervisory expenses	76 50
Salaries, fees and all other charges of officers, directors, trustee, and home office employees	11,576 07
Rents	2,782 16
Federal taxes	18,740 95
State taxes on premiums	18 05
All other licenses, fees and taxes	488 08
Agents' balances charged off	632 98
Gross decrease, by adjustment, in book value of bonds	4,462 50
All other disbursements	4,849 56
Total disbursements	$ 734,986 34

EQUITABLE FIRE AND MARINE—*Concluded.*

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year	254,140,680 00
Premiums thereon	2,467,813 88
Amount terminated during the year	240,091,861 00
Premiums thereon	2,262,900 14
Net amount in force December 31, 1918	78,369,837 00
Premiums thereon	758,184 95

THE EXCESS INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1918.

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
By balance brought forward from last year	19,771 18 3		To war taxes	92,837 0 0	
Less final dividend	7,500 0 0		" income	18,429 5 0	
		12,271 18 3	" donations	9,089 7 0	
By dividends and interest		67,486 17 3	" Lloyd's subscriptions	500 0 0	
By amount transferred from underwriting account, viz:—			" branch offices expenses	3,730 11 7	
1916	89,040 12 6		" Notarial and legal fees	89 8 9	
1917	270,000 0 0		" audit fee	210 0 0	
		359,040 12 6	" bad debts written off	138 4 10	
			" credit department commission, 1917 acc'nt.	3,875 0 0	
					128,898 17 2
			" management expenses and commission		86,007 1 3
			" balance carried to balance sheet		223,893 9 7
	£ 438,799 8 0				£ 438,799 8 0

UNDERWRITING ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.
To premiums 1918, less returns, reinsurances and foreign taxes		570,931 19 5	Claims settled, 1918	570,826 19 5
By balance in reserve brought down		1,028,617 6 11	Fire brigade tax	105 0 0
			Balance reserve carried forward	1,028,617 6 11
		$ 1,599,549 6 4		£ 1,599,549 6 4

BALANCE SHEET.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
To capital		50,000 0 0	By investments at cost	1,849,231 2 11	
" Reserve fund—			Less reserve for depreciation	121,000 0 0	
As per last account	400,000 0 0				1,728,231 2 11
Added this year	200,000 0 0		" Loans to public and limited companies		85,856 14 10
		600,000 0 0	" Purchase of interest in foreign insurance companies		41,723 7 11
" Reserve against known and doubtful but unsettled liabilities, 1914 account		30,000 0 0	" sundry debtors		215,122 14 8
" Underwriting accounts—			" funds deposited abroad—		
1917 account—reserve carried forward	598,116 6 9		In Canada	20,650 9 10	
1918 " "	1,028,617 6 11		In Holland	1,000 0 0	
		1,626,733 13 8	In Italy	2,380 5 7	
" sundry creditors		64,242 9 0	In Malay States	250 0 0	
" profit and loss account	223,893 9 7		In Norway	1,375 15 2	
Less interim dividend paid					25,656 10 7

June, 1918	£ 7,500	0	0				
" amount added to Reserve Fund	200,000	0	0				
	207,500	0	0				
				16,393	9	7	
				£2,387,369	12	3	

" Business premises account							2,500	0	0
" property in Milan							8,036	5	6
" office furniture							451	1	9
" cash at bank and in hand—									
On deposit						150,000	0	0	
" current account						119,550	14	5	
" deposit, Lloyds Bank (France), Ltd					237	14	4		
					3	5	4		
In hand					10,000	0	0		
Deposited with claims assessors							279,791	14	1
							£2,387,369	12	3

THE FIRE ASSOCIATION OF PHILADELPHIA.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 671,860 44
Mortgage loans on real estate, first liens	2,986,263 66
Loans secured by pledge of bonds, stocks or other collateral	73,150 00
Book value of bonds and stocks	7,644,881 20
Cash on hand, in banks and in trust companies	1,152,448 59
Agents' balances	1,313,463 94
Total ledger assets	$13,842,067 83

NON-LEDGER ASSETS.

Interest due and accrued	155,682 53
Rents due and accrued	1,911 55
Market value of real estate over book value	1,314 56
Reinsurance recoverable on paid losses	49,784 50
Gross assets	$14,050,760 97
Deduct assets not admitted	569,179 95
Total admitted assets	$13,481,581 02

LIABILITIES.

Net amount of unpaid claims	$ 952,382 24
Total unearned premiums	6,335,338 01
Amount reclaimable by the insured on perpetual fire insurance policies	1,407,009 77
Salaries, rents, expenses, bills, etc., due or accrued (estimated)	22,023 08
Taxes due and accrued (est)	155,000 00
Contingent commissions or other charges due or accrued	10,204 68
Total liabilities, except capital stock	$ 8,881,957 78
Capital paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	3,599,623 24
Total liabilities	$13,481,581 02

INCOME.

Net cash received for premiums	$ 7,602,656 15
Deposit premiums written on perpetual risk (gross)	19,297 50
Interest and dividends	504,213 36
Rents	45,259 21
Earned deposits on per petual policies cancelled	4,486 58
Agents' balances previously charged off	887 95
Gross profit on sale or maturity of real estate, bonds and stocks	5,696 31
Gross increase by adjustment in book value of real estate	118 15
Total income	$ 8,182,615 21

DISBURSEMENTS.

Net amount paid for claims	$ 3,392,373 29
Expenses of adjustment and settlement of losses	51,087 81
Interest or dividends to stockholders	400,000 00
Agents' allowances including commissions or brokerage	1,524,950 66
Total field supervisory expenses	226,980 14
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees	418,750 61
Rents	55,430 92
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	40,981 83
Inspections and surveys including underwriters' boards and tariff associations	139,258 74
Federal taxes	135,699 27

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THE FIRE ASSOCIATION—*Concluded.*

Taxes on real estate	13,729 40
State taxes on premiums, Insurance Department licenses and fees	145,605 37
All other licenses, fees and taxes	99 88
Agents' balances charged off	3,475 13
Deposit premiums returned on perpetual risks	45,108 15
Gross decrease, by adjustment, in book value of real estate	4,733 24
Gross loss on sale or maturity of bonds	416 05
All other disbursements	119,532 61
Total disbursements	$ 6,718,213 10

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	1,049,797,248 00
Premiums thereon	11,263,602 82
Amount of policies terminated during the year	899,795 583 00
Premiums thereon	9,170,537 89
Net amount in force at December 31, 1918	1,171,098,540 00
Premiums thereon	11,856,923 95

FIREMEN'S INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

INCOME.

Total premium income	$ 4,655,567 79
Received for interest and dividends	291,806 39
Rents	99,464 31
Gross profit on sale or maturity of real estate	1 05
Gross increase by adjustment in book value of bonds and stocks	43,219 83
Agents' balances previously charged off	235 00
All other income	2,091 89
Total income	$ 5,092,386 26

DISBURSEMENTS.

Net amount paid for claims	$ 1,981,908 75
Expenses of adjustment and settlement of claims	45,542 60
Paid stockholders for interest or dividends	300,000 00
Commissions or brokerage	1,071,541 05
Total field supervisory expenses	94,423 98
Salaries, fees and all other charges of officers, directors, trustees and home office employees	191,908 08
Rents	20,269 93
Federal taxes	67,637 52
State taxes on premiums, Insurance Department licenses and fees	92,951 66
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	34,197 94
Inspections and surveys, including underwriters' boards and tariff associations	76,665 11
Gross decrease by adjustment in book value of stocks	46,209 40
Agents' balances charged off	2,509 97
All other disbursements	148,938 08
Total disbursements	$ 4,174,704 07

LEDGER ASSETS.

Book value of real estate	$ 1,079,577 65
Mortgage loans on real estate, first liens	2,189,450 00
Book value of bonds and stocks owned	2,526,696 66
Cash in banks and trust companies	220,722 49
Agents' balances	774,390 20
Total ledger assets	$ 6,790,837 00

NON-LEDGER ASSETS.

Interest due and accrued	49,164 20
Rents due	743 21
Market value of bonds and stocks over book value	1,630,056 68
Recoverable for reinsurance on paid losses	95,882 09
Gross assets	$ 8,566,683 18
Deduct assets not admitted	35,703 62
Total admitted assets	$ 8,530,979 56

LIABILITIES.

Net amount of unpaid claims	$ 773,958 48
Total unearned premiums	4,142,143 67
Salaries, rents, etc., due and accrued	7,500 00
Federal, state and other taxes due or accrued (estimated)	90,000 00
Contingent commissions or other charges due or accrued	12,000 00
All other liabilities	9,233 34
Total liabilities, excluding capital stock	$ 5,034,835 49
Capital stock paid up in cash	1,250,000 00
Surplus over all liabilities	2,246,144 07
Total liabilities	$ 8,530,979 56

Firemen's Insurance Company—*Concluded.*

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$ 628,983,843 00
Premiums thereon	6,658,413 79
Amount of policies terminated during the year	598,778,466 00
Premiums thereon	5,967,170 32
Net amount of policies in force at December 31, 1918	756,334,283 00
Premiums thereon	7,651,301 21

HARTFORD FIRE INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 715,577 93
Mortgage loans on real estate, first liens	416,000 00
Loans secured by pledge of bonds, stocks or other collaterals	84,500 00
Book value of bonds and stocks	29,694,999 33
Cash on hand, in trust companies and in banks	4,236,935 68
Agents' balances and bills receivable	6,423,075 13
Total ledger assets	$41,571,088 07

NON-LEDGER ASSETS.

Interest accrued	317,433 29
Market value of real estate over book value	5,422 07
Reinsurance due on claims paid	315,193 77
Gross assets	$42,209,137 20
Deduct assets not admitted	2,485,248 58
Total admitted assets	$39,723,888 62

LIABILITIES.

Net amount of unpaid claims	$ 2,729,811 94
Unearned premiums	23,170,416 60
Salaries, rents, expenses, bills, etc., due or accrued	50,000 00
Federal, state or other taxes due or accrued (estimated)	1,800,000 00
Contingent commissions or other charges due or accrued	150,000 00
Special reserve	700,000 00
Total liabilities, except capital stock	$28,600,228 54
Capital stock paid in cash	2,000,000 00
Surplus	9,123,660 08
Total liabilities	$39,723,888 62

INCOME.

Net cash received for premiums	$30,873,003 55
Interest and dividends	1,197,988 34
Rents	55,491 76
Agents' balances previously charged off	1,017 11
Gross profit on sale or maturity of bonds	3,371 91
Other income	688 12
Total income	$32,131,560 79

DISBURSEMENTS.

Net amount paid for claims	$14,386,405 72
Expenses of adjustment and settlement of claims	401,830 61
Dividends to shareholders	800,000 00
Commissions or brokerage including agents' allowances	5,810,770 29
Total field supervisory expenses	968,139 16
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,218,405 16
Rents	131,664 09
Fire departments, fire patrol and salvage corps assessments, fees, taxes and expenses	138,651 09
Inspections and surveys including underwriters' boards and tariff associations	433,330 53
Taxes on real estate	14,613 09
State taxes on premiums, Insurance Department licenses and fees	1,639,656 66
All other licenses, fees and taxes	3,851 00
Agents' balances charged off	5,854 08
Gross loss on sale or maturity of bonds	7,355 91
Gross decrease, by adjustment, in book value of bonds	1,237 50
All other disbursements	620,667 85
Total disbursements	$26,582,432 74

HARTFORD FIRE—*Concluded.*

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year	$3,715,556,817 00
Premiums thereon	40,870,744 22
Amount terminated during the year	3,355,644,698 00
Premiums thereon	32,969,371 77
Net amount in force December 31, 1918	4,005,343,568 00
Premiums thereon	43,213,119 74

THE HOME INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	5,500 00
Book value of bonds and stocks	42,722,786 56
Cash in trust companies and in banks	3,661,872 52
Agents balances and bills receivable	5,308,571 89
Total ledger assets	$51,698,730 97

NON-LEDGER ASSETS.

Interest accrued	349,880 00
Due from reinsuring Co's. on paid losses	489,584 25
Gross assets	$52,538,195 22
Deduct assets not admitted	2,247,189 48
Total admitted assets	$50,291,005 74

LIABILITIES.

Net amount of unpaid claims	$ 3,431,654 98
Total unearned premiums	23,559,949 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	200,000 00
Federal state and other taxes due and accrued (estimated)	850,000 00
Funds held under reinsurance treatises	992,698 16
Total liabilities, except capital stock	$29,034,302 14
Capital stock paid up in cash	6,000,000 00
Surplus over all liabilities	15,256,703 60
Total liabilities	$50,291,005 74

INCOME.

Net cash received for premiums	$31,598,247 40
Interest and dividends	1,959,020 99
Increase in liabilities during the year on account of reinsurance treatises	128,152 66
From agents' balances previously charged off	178 30
Gross profit on sale or maturity of stocks and bonds	14,135 47
All other income	1,584 13
Total income	$33,701,318 95

DISBURSEMENTS.

Net amount paid for claims	$14,192,544 94
Expenses of adjustment and settlement of claims	414,678 68
Dividends paid stockholders	1,500,000 00
Commissions or brokerage	6,573,279 21
Allowances to agencies for miscellaneous agency expenses	83,767 40
Total field supervisory expenses	792,310 06
Salaries, fees and all other charges of officers, directors, trustees and home office employees	925,016 73
Rents	154,242 34
Fire patrol and salvage corps assessments, fees, taxes and expenses	65,402 36
R. C. inspections and surveys including underwriters' boards and tariff associations	376,257 86
Agents' balances charged off	5,049 42
State taxes on premiums, Insurance Department licenses and fees	1,063,021 18
Gross loss on sale or maturity of bonds and stocks	711,748 09
All other disbursements	559,435 31
Total disbursements	$27,416,753 58

The Home Insurance Company—*Concluded.*

RISKS AND PREMIUMS.

Fire Risks.

Amount of risks written or renewed during the year	$3,583,420,428 00
Premiums thereon	39,445,600 06
Amount of policies terminated	3,252,262,323 00
Premiums thereon	34,685,172 06
Net amount in force at December 31, 1918	4,368,396,413 00
Premiums thereon	43,481,155 00

INSURANCE COMPANY OF NORTH AMERICA.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 272,431 01
Mortgage loans on real estate, first liens	121,324 25
Book value of bonds and stocks owned by the company	25,469,682 66
Cash on hand in banks and in trust companies	2,395,335 33
Agents' balalnces and bills receivable	3,399,604 17
Amount recoverable for reinsurance on paid losses	270,391 21
Total ledger assets	$31,928,768 63

NON-LEDGER ASSETS..

Interest due and accrued	318,231 61
Gross assets	$32,247,000 24
Deduct assets not admitted	1,383,731 66
Total admitted assets	$30,863,268 58

LIABILITIES.

Net amount of unpaid claims	$ 4,591,068 33
Total unearned premiums	11,488,922 60
Amount reclaimed by the Insured on prepetual fire policies being 90 and 95 per cent of the premium or deposit received	714,699 07
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	36,851 22
Federal, state and other taxes due or accrued (estimated)	900,000 00
Contingent commissions or other charges due or accrued	130,000 00
Total liabilties (not including capital stock)	$17,861,541 22
Joint stock capital paid in cash	4,000,000 00
Conflagration reserve fund	1,000,000 00
Contingent reserve fund	2,001,727 36
Surplus over all liabilities	6,000,000 00
Total liabilities	$30,863,268 58

INCOME.

Net cash received for premiums other than perpetual	$20,784,335 19
Deposit premiums received on perpetual risks	18,757 56
Received for interest and dividends	1,154,215 41
Rents	20,231 20
Profit on sale or maturity of bonds and stocks	56,828 42
Perpetual permits, transfer fees and earned deposits	2,501 44
Agent's balances previously charged off	788 72
Total income	$22,037,657 94

DISBURSEMENTS.

Net amount paid for claims	$10,629,416 45
Expenses of adjustment and settlement of claims	123,263 45
Deposit premiums returned	16,683 88
Paid stockholders for interest or dividends	640,000 00
Allowances to local agencies for miscellaneous agency expenses	18,054 40
Total field supervisory expenses	340,310 18
Commission or brokerage	3,695,271 26
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,251,197 21
Rents	79,998 05
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	56,932 80
Inspections and surveys including underwriters' boards and tariff associations	246,364 55
Taxes on real estate	6,063 70

Insurance Company of North America—*Concluded.*

DISBURSEMENTS—*Concluded.*

State taxes on premiums, Insurance Department licenses and fees	$ 1,466,801 40
All other licenses, fees and taxes	36,317 35
Agents' balances, charged off	31,457 70
Gross loss on sale or maturity of bonds and stocks	67,969 40
Gross decrease, by adjustment, in book value of real estate	20,000 00
All other disbursements	407,642 46
Total disbursements	$19,133,744 24

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$1,905,021,751 00
Premiums thereon	18,229,410 46
Amount of fire risks terminated	1,498,825,835 00
Premiums thereon	14,127,062 70
Net amount of fire risks in force at December 31, 1918	1,968,074,062 00
Premiums thereon	19,416,217 03
Net amount of marine and inland risks in force at December 31, 1918	207,428,028 00
Premiums thereon	2,368,161 01

PREPETUAL RISKS.

Amount in force, December 31, 1918	$31,128,135 00
Deposit premiums	789,304 38

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 396,452 63
Book value of stocks and bonds owned by the company	3,840,889 18
Cash on hand, in trust companies and banks	277,734 15
Agents' balances	549,854 65
Deposits reclaimable on perpetual policies	1,541 25
Total ledger assets	$ 5,066,471 86

NON-LEDGER ASSETS.

Interest accrued	32,718 75
Rents due	232 95
Reinsurance due on losses paid	10,847 38
Gross assets	$5,110,270 94
Deduct assets not admitted	372,738 18
Total admitted assets	$ 4,737,532 76

LIABILITIES.

Net amount of unpaid claims	$ 464,631 00
Total unearned premiums	2,241,875 58
Amount reclaimable by the insured on perpetual fire insurance policies being 90 and 95 per cent of the premium or deposit received	479,464 20
Interest due or accrued on borrowed money	1,350 00
Dividends declared and unpaid to stockholders	2,094 12
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,200 00
Federal, state and other taxes due or accrued (estimated)	35,000 00
Due or to become due for borrowed money	200,000 00
Total liabilities, excluding capital stock	$ 3,426,614 90
Capital stock paid up in cash	1,000,000 00
Surplus beyond liabilities, including capital stock	310,917 86
Total liabilities	$ 4,737,532 76

INCOME.

Net cash received for premiums (other than perpetual)	$ 2,793,033 87
Deposit premiums written on perpetual risks	3,819 87
Interest and dividends	165,843 83
Rents	31,694 92
From agents' balances previously charged off	208 53
Borrowed money	434,000 00
Gross profit on sale or maturity of stocks and bonds	6,317 92
All other income	1,679 44
Total income	$ 3,436,598 38

DISBURSEMENTS.

Net amount paid for claims	$ 1,546,900 54
Expenses of adjustment and settlement of claims	45,080 87
Commission or brokerage	714,018 57
Allowances to agencies for miscellaneous agency expenses	19,617 93
Total field supervisory expenses	58,143 25
Salaries, fees and all other charges of officers, directors, trustees and home office employees	123,745 42
Rent	10,206 58
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	17,446 46
Inspections and surveys including underwriters' boards and tariff associations	41,405 56
State taxes on premiums, Insurance Department licenses and fees	94,104 80

The Insurance Co. of State of Pennsylvania—*Concluded.*

DISBURSEMENTS—*Concluded.*

Real estate taxes	$ 7,702 38
Agents' balances charged off	92 71
Deposit premiums returned on perpetual risks	13,471 56
Gross loss on sale or maturity of real estate, bonds and stocks	18,127 09
Borrowed money repaid	318,000 00
Interest on borrowed money	7,858 01
All other disbursements	52,631 00
Total disbursements	$ 3,088,552 57

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year	$ 355,817,819 00
Premiums thereon	3,939,967 98
Amount terminated during the year	360,036 155 00
Premiums thereon	3,782,654 78
Net amount in force at December 31, 1918	382,542,168 00
Premiums thereon	4,050,123 95

MARINE AND INLAND.

Net amount in force at December 31, 1918	$ 9,412,807 00
Premiums thereon	377,584 25

INTERNATIONAL FIDELITY INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of bonds	$ 1,046,029 37
Cash on hand, in trust companies and in banks	54,541 08
Premiums in course of collection	26,960 51
Total ledger assets	$ 1,127,530 96

NON-LEDGER ASSETS.

Interest accrued	10,824 34
Gross assets	$ 1,138,355 30
Deduct assets not admitted	27,187 67
Total admitted assets	$ 1,111,167 63

LIABILITIES.

Net amount of unpaid claims	$ 34,087 71
Unearned premiums	106,226 32
Commissions, brokerage and other charges due or to become due to agents or brokers	4,025 17
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	299 32
Federal, State and other taxes, due or accrued (estimated)	28,033 37
Return premiums	631 21
Reinsurance	4,616 04
Total liabilities, except capital stock	$ 177,919 14
Capital stock paid in cash	300,000 00
Surplus over liabilities and capital stock	633,248 49
Total liabilities	$ 1,111,167 63

INCOME.

Net cash received for premiums	$ 219,531 19
Received for interest and dividends	42,326 96
Gross increase, by adjustment, in book value of bonds	10,190 39
Policy fees required or represented by applications	59 20
Total income	$ 272,107 74

DISBURSEMENTS.

Net amount paid for claims	$ 88,707 29
Expenses of adjustment and settlement of claims	1,729 94
Dividends paid stockholders	75,000 00
Commission or brokerage	27,020 02
Salaries, fees and all other charges of officers, directors, trustees and home office employees	26,429 30
Rents	3,900 76
Insurance department licenses and fees	3,422 78
All other licenses, fees and taxes	29,743 29
Gross decrease, by adjustment, in book value of bonds	7,100 00
All other disbursements	11,358 70
Total disbursements	$ 274,412 08

EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
Premiums written or renewed during the year	$ 161,871 38	$ 112,992 98
Premiums terminated during the year	175,916 37	213,275 82
Net premiums in force at December 31, 1918	116,167 25	114,755 41

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

General Business Statemfnt for the Year fnding December 31, 1918.

FIRE ACCOUNT.

	£ s. d.	£ s. d.
Amount of Fire Insurance Fund at beginning of the year—		
Reserve of unexpired risks being 40 per cent of year's income	1,422,963 19 9	
Additional reserve	1,000,000 0 0	
		2,422,963 19 9
Premiums received after deduction of reinsurances		4,060,777 3 0
Interest (less income tax)		105,968 19 7
Additional reserve transferred from Profit and Loss Account		100,000 0 0
		£6,689,710 2 4

	£ s. d.	£ s. d.
Losses by fire after deduction of reinsurances		1,981,647 3 1
Expenses of management		651,568 0 6
Commission		602,144 0 8
Other payments, viz.:—		
Contributions to fire brigade at home and abroad	£ 9,737 4 6	
State taxes (foreign)	209,504 14 11	
		219,241 19 5
Carried to profit and loss		510,798 1 6
Amount of Fire Insurance Fund at the end of the year, as in balance sheet—		
Reserve for unexpired risks being 40 per cent of the premium income of the year	£1,624,310 17 2	
Additional reserve	1,100,000 0 0	
		2,724,310 17 2
		£6,689,710 2 4

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.
Balance of last year's account		600,669 0 11
Interest (less income tax) not carried to other accounts		133,489 1 9
Exchange		11,918 7 4
Transferred from:—		
Fire account		510,798 1 6
Members' life profits account		19,914 7 6
Marine account		185,735 4 5
Employers' liability account		26,269 18 10
Miscellaneous insurance account		162,331 0 9
Investment fluctuation fund (amount contributed from life account)		100,000 0 0
		£1,751,125 3 0

	£ s. d.
Dividends to Shareholders—	
Balance of dividend for 1917, paid 22nd May, 1918	129,443 8 9
Interest at 4 per cent perpetual debenture stock	23,099 12 0
Interest at 4 per cent "Thames and Mersey" debenture stock	12,844 17 7
Income tax and provision for excess profits duty	425,000 0 0
Carried to personal accident reserve fund	6,000 0 0
Carried to staff pension fund	20,000 0 0
Carried to fire account	100,000 0 0
Interim dividend for the year 1918 paid 22nd	
Interim dividend for the year 1918 paid 22nd November	144,379 4 4
Carried to next year's account	890,358 0 4
	£1,751,125 3 0

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

BALANCE SHEET.

LIABILITIES.	£ s. d.	£ s. d.
Members' capital, 300,000 shares of £10 each, of which 265,525 are issued, and £1 per share paid up	265,525 0 0	
Four per cent perpetual debenture stock	805,800 0 0	
Four per cent "Thames and Mersey" debenture	450,695 10 0	
		1,522,020 10 0
Life Assurance Funds—		
Liverpool and London and Globe	£ 4,217,504 11 0	
Globe	31,854 8 1	
		4,249,358 19 1
Annuity Funds—		
Liverpool and London and Globe		651,112 0 0
Leasehold redumption fund		20,073 4 8
General reserve fund	£ 1,000,000 0 0	
Fire reserve funds	2,724,310 17 2	
Accident reserve funds	130,291 15 8	
Employers' liability reserve fund	191,117 0 3	
Marine reserve fund	577,043 15 6	
		4,622,763 8 7
Profit and Loss		890,358 0 4
Members' life profits account		74,023 12 6
Miscellaneous assurance reserve fund		1,201,350 2 8
Other Funds, viz.:—		
Four per cent perpetual debenture stock premium fund		268,600 0 0
Permanent fire policy deposit fund		37,161 14 4
Staff Pension fund		98,275 10 2
Investment fluctuation fund		1,300,000 0 0
Suspense account		414,664 9 11
Transfer fees reserved		1,835 1 0
Claims under Life Policies admitted but not paid—		
Liverpool and London and Globe	£ 87,543 12 4	
Outstanding fire losses	269,270 18 11	
Outstanding marine claims	246,481 0 0	
Other sums owing by Company—		
Dividends due and unpaid	11,014 16 11	
Amount owing to other Insurance companies	955,508 9 8	
Current accounts owing by company	490,385 16 2	
Bills payable	6,198 2 7	
		2,066,402 16 7

ASSETS.		£ s. d.
Mortgages on property within the United Kingdom		309,293 6 8
Mortgages on property out of the United Kingdom		381,455 1 1
Loans on the company's policies within their surrender values		147,724 12 5
Loans on parochial and other public rates		80,416 4 10
Loans on life interests and annuities		15,010 0 0
Loans on reversions		4,764 0 0
Loans on stocks and shares		12,441 4 0
Investments at their book values—		
Deposited with the High Court—		
British Government securities	£ 16,283 17 0	
Municipal and county securities, United Kingdom	13,268 0 0	
Indian and Colonial Government securities	875 0 0	
Railway and other debentures and debenture stock	1,750 0 0	
Railway preference stocks	5,000 0 0	
		37,176 17 0
British Government securities		2,467,342 11 9
Municipal and County securities, United Kingdom		69,980 0 0
Indian and Colonial Government securities		588,092 17 0
Indian and Colonial Municipal securities		221,864 18 5
Indian and Colonial Provincial securities		81,210 9 1
Foreign Government securities		956,782 7 2
Foreign Municipal securities		395,339 10 7
Foreign Provincial securities		374,218 13 0
Stocks and shares of other companies	£ 5,908 17 3	
Bonds of other companies	9,612 10 0	
		15,521 7 3
Railway and other debentures and debenture stocks		3,918,018 12 6
Railway and other preference and guaranteed stocks		2,541,268 13 6
Railway and other ordinary stocks		88,438 19 11
House property, including offices partly occupied by the company		1,063,628 7 7
Land		8,842 15 7
Freehold ground rents		30,108 4 11
Leasehold ground rents		1,371 8 2
Life interest and annuities	£ 165,772 1 11	
Reversions	14,174 4 4	
		179,946 6 3
Rent charges		118,515 3 7

Agents 'balances	(Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.)	£1,314,419	0	3		
Outstanding premiums		693,662	16	0		
					2,008,081	16 3
Outstanding interest, dividends and rents					16,279	17 1
Outstanding interest, accrued but not due					104,748	3 7
Cash—						
On deposit		£ 316,173	6	10		
In hand and on current account		547,443	13	8		
					863,617	0 6
Other assets—						
Amounts owing to the company		£ 47,391	0	9		
Amounts owing to other insurance companies		218,023	5	2		
Bills receivable		19,231	6	2		
					284,645	12 1
House property, including offices partly occupied by the company					31,854	8 1
					£17,417,999	9 10

GLOBE.

£17,417,999 9 10

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1917.

FIRE DEPARTMENT.

The net premiums amounted to £2,437,223, 4s., 1d., and the net losses paid and outstanding to £962,510, 2s., 1d.

The fire funds have been increased from £1,245,500 to £1,375,000, and the sum of £514,648, 10s., 5d., has been transferred to profit and loss account.

DIVIDENDS AND FUNDS.

After increasing the additional reserve in the marine account by £50,000; and after charging for interest on debenture stock £35,214, 13s., 3d., net.

The directors have resolved:—

To provide for cost of business acquired the sum of £500,000, 0s., 0d.; and

To transfer to the staff pension fund the sum of £15,000, 0s., 0d.

They propose:—

To pay, on the 1st proximo, a dividend of 20/- per share, less income tax, making with the interim dividend already paid, a total distribution for the year of 38/- per share, less income tax, or £182,254, 14s., 5d. This includes provision for the dividend now payable to the new shareholders resulting from the acquisition of the shares of The Law Union and Rock Insurance Company, Limited, as soon as this is practicable after the registration of their names in the shareholders' register; and

To carry forward the remaining balance of £851,093, 0s., 2d., to the next account.

will then stand as follows:—

Capital paid up				£	313,547 10 0
Reserve fund	1,000,000	0	0		
Fire funds	1,375,000	0	0		
Marine funds	1,364,500		0		
Accident funds	542,000	0	0		
Staff pension fund	120,069	2	3		
Balance carried forward	851,093	0	2		
				5,252,662	2 5
Funds				£	5,566,209 12 5

The London and Lancashire Fire Insurance Company—*Continued.*

FIRE ACCOUNT.

Fire Funds, at the beginning of the year:—						Losses, paid and outstanding, less reinsurances			
Reserve for unexpired risks	£	845,500	0	0			£	962,510	2 1
Additional reserve		400,000	0	0		Commissions, paid and incurred		288,445	12 2
				£	1,245,500 0 0	Management and general expenses		479,981	7 11
Premiums, less reinsurances					2,437,223 4 1	Colonial and foreign taxes		127,059	5 11
Interest					64,921 14 5	Balance carried to Profit and Loss Account		514,648	10 5
						Fire funds, at the end of the year:—			
						Reserve for unexpired risks	£ 975,000	0 0	
						Additional reserve	400,000	0 0	
								1,375,000	0 0
				£	3,747,644 18 6			£ 3,747,644	18 6

PROFIT AND LOSS ACCOUNT.

Balance brought forward	£	837,188	17	0		Interim dividen paid 1st Nov., 1915	£ 112,877	2 0	
Balance from Fire Account		514,648	10	5		Provision for final dividend for 1915	142,919	0 0	
" Marine Account		436,369	3	1			£ 255,796	2 0	
" Accident Account		135,271	8	8		Less Income Tax	73,541	7 7	
Interest not carried to other accounts		60,084	8	8				£ 182,254	14 5
						Interest on debenture stock	£ 49,424	11 10	
						Less income tax	14,209	18 7	
								35,214	13 3
						Income Tax on Profits and provisions for excess profit duty		400,000	0 0
						Provision—cost of business acquired		500,000	0 0
						Carried to Staff Pension Fund		15,000	0 0
						Balance carried forward		851,093	0 2
				£	1,983,562 7 10			£ 1,983,562	7 10

BALANCE SHEET.

Liabilities.	£	s.	d.	Assets.	£	s.	d.	£	s.	d.
Capital, 125,419 shares of £25 each, £2 10s. per share paid		313,547	10 0	Buildings, unencumbered—						
London & Lancashire Fire Insurance Co., Ltd., 5 per cent "Marine" debenutre stock redeemable 1937	£	988,683	13 3	United Kingdom	717,537	11	0			
Reserve Fund	£1,000,000	0	0	Colonial and Foreign	203,952	8	11			
Fire Funds	1,375,000	0	0	Salvage premises (part ownership)	7,818	11	4			
Marine Funds	1,364,500	0	0					929,308	11	3
Accident Funds	542,000	0	0	Mortgages and debentures on real estate				25,144	0	0
Staff Pension Fund	120,069	2	3	British Government securities				3,074,580	15	8
				British railway debentures, preference and ordinary stocks				272,764	3	2
				Mersey Dock bonds and annuities, and local debentures				49,809	9	6

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY—*Concluded.*

BALANCE SHEET—*Concluded.*

Balance of Profit and Loss Account		851,093	0	2					
					5,252,662	2	5		
Dividend due 1st May, 1919	£	101,829	15	9					
Interest on 5 per cent "Marine" deb. stock		14,598	16	5					
Dividends unclaimed		736	12	6					
Losses in course of adjustment		987,975	15	3					
Bills payable		13,350	4	4					
Balance of Reinsurance Accounts with other companies		679,833	18	7					
Foreign balances and sundry creditors		2,362,236	10	5					
					4,160,561	13	3		
					£10,715,454	18	11		

Local Board loans and corporation stocks					90,152	12	9	
Stocks of incorporated companies and other investments					221,836	6	11	
Colonial Government and Prov. securities	413,851	11	6					
" and Indian debentures and inscribed stocks	158,135	9	1					
				571,987	0	7		
United States Government, State and Municipal bonds	1,243,026	5	1					
" Railway bonds	906,270	7	7					
" Railway stocks and other investments	48,471	16	0					
				2,197,768	8	8		
Foreign Government Securities	369,948	17	4					
" Railway bonds and debentures	226,041	11	8					
				595,990	9	0		
Cash in hand, with bankers and on deposit	1,207,643	1	8					
Bills receivable	3,066	1	5					
Home branches' and agents' balances	256,415	3	10					
Foreign branches and agents' balance	1,142,649	9	3					
Outstanding premiums	5,907	11	8					
Accrued interest and sundry debtors	70,431	13	7					
				2,686,113	1	5		
				£10,715,454	18	11		

THE LONDON ASSURANCE.

General Business Statement for the Year ending December 31, 1918.

FIRE DEPARTMENT.

The premium income of the year, after deduction of reassurances and returns amounted to £1,231,617 19s. 1d. and the losses inclusive of all claims to the 31st December, 1918 to £530,283 5s. 7d.

The Balance at the credit of the fund, after transferring £146,827 6s. 11d. to Profit and Loss amounted on the 31st December, 1918, to £1,000,000.

PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1918, after transferring £100,000 to General Reserve, £122,120 7s. 2d. to Investments Depreciation and Contingencies Account, writing £20,000 off Premises Account and setting aside £210,000 for Income Tax payable in 1919 and for Excess Profits Tax and applying £33,900 18s. 10d. in payment of Foreign Taxes, was £197,271 14s. 0d, out of which the directors now recommend a dividend of 24 per cent, being 6s. per share, payable as follows: 3s. on the 1st April, and 3s. on the 1st October, free of Income tax.

FIRE ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Amount of Fire Insurance Fund at Dec. 31, 1917—			Losses after deduction of reassurances and salvages		530,283 5 7
Reserve for unexpired risks	436,362 11 6		Contributions to Fire Brigades	£ 3,655 19 3	
Additional reserve	463,637 8 6		Colonial and foreign taxes	30,045 13 7	
		900,000 0 0	Expenses	237,287 7 9	
					270,989 0 7
Premiums after deduction of reassurances, and returns		1,231,617 19 1	Commission		213,634 11 2
Interest and dividends	£ 37,356 6 1		Bad debts		123 12 4
Less Income Tax	7,116 8 7		Carried to Profit and Loss Account		146,827 6 11
		30,239 17 6	Amount of the fund at this date, as per Balance Sheet—		
			Reserve for unexpired risks, being 40 per cent of premium income for the year	£ 492,647 3 8	
			Additional reserve	507,352 16 4	
					1,000,000 0 0
		£2,161,857 16 7			£2,161,857 16 7

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.
Balance of account at Dec. 31, 1917		188,786 7 5	Dividends to Ordinary Shareholders	104,120 10 0
Interest and dividends not carried to other Accounts	£ 79,875 0 9		Dividends to Preference Shareholders	7,500 0 0
Less Income tax	15,947 13 5		Provision for Income Tax apd Excess Profits Tax payable in 1919	210,000 0 0
		63,927 7 4	Foreign Taxes	33,900 18 10

THE LONDON ASSURANCE—*Concluded.*

PROFIT AND LOSS ACCOUNT—*Concluded.*

	£	s.	d.
Transferred from Life Account	15,000	0	0
" Fire Account	146,827	6	11
" Marine Account	376,255	16	5
" Accident Account	3,959	14	5
Transfer fees	156	17	6
	£ 794,913	10	0

	£	s.	d.
Transferred to Investments Depreciation and Contingencies Account	122,120	7	2
Transferred to General Reserve	100,000	0	0
Written off premises account	20,000	0	0
Balance as per Balance Sheet	197,271	14	0
	£ 794,913	10	0

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Shareholders' capital, £2,000,000 of which is paid up	748,275	0	0
General Reserve Fund	750,000	0	0
Life Assurance Fund	2,897,683	15	3
Capital and Leasehold Redemption Fund	19,811	15	7
Accident Fund	50,000	0	0
Fire Fund	1,000,000	0	0
Marine Fund	1,300,000	0	0
Investments Depreciation and Contingencies Account	330,000	0	0
Profit and Loss	197,271	14	0
	£ 7,293,042	4	10

	£	s.	d.
Outstanding life claims	£ 77,107	14	9
" fire losses	155,519	1	11
" accident losses	8,703	19	0
" marine losses	43,028	18	5
" dividends to shareholders	6,646	14	8
Outstanding Income Tax and Excess Profit Tax	258,094	8	2
Fire premiums due to other companies	194,115	4	7
Accident premiums due to other companies	4,357	6	11
Marine premiums due to other companies	360,852	0	6
Loan against security	100,000	0	0
Sundry Creditors and Credit Balances	13,770	10	0
Clerks Savings Fund	5,615	1	9
Interest paid in advance	786	5	3
Aircraft premiums due to Government	3,184	16	5
Aircraft commission due to agents	1,634	19	11
	1,233,417	2	3

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	£ 688,620	19	9
Loans on parochial ans other public rates	30,729	14	10
Loans on life interests	156,420	11	5
Loans on reversions	69,645	2	9
	945,416	8	9
Loans on stocks and shares	41,929	18	4
Loans on life policies of the corporation within their surrender values	111,063	10	11
Loans on personal security	3,000	0	0
Investments, viz.:—			
Deposit with the High Court	60,774	1	8
British Government securities	2,029,862	6	4
Municipal and County securities, United Kingdom	25,104	3	7
Indian and Colonial Government securities	253,120	13	2
" Provincial securities	44,541	9	0
" Municipal securities	188,024	6	0
Foreign Government securities	594,519	18	6
" Provincial securities	45,775	0	0
" Municipal securities	255,819	9	9
Railway and other debentures and debenture stocks, Home and Foreign	1,210,186	5	10
Railway and other preference and guaranteed stocks, Home and Foreign	107,554	19	2
Railway and other ordinary stocks	200,581	4	9
Freehold ground rents	180,378	5	6
Leasehold ground rents	113,885	0	8
Freehold premises	268,360	5	4
Leasehold premises	16,041	19	0
Life interests	1,637	17	3

Reversions					11,982	6 0
Balance remaining of the cost of acquiring business connection of an affiliated company					250,000	0 0
Agents' Balances, viz.:—						
Life	£	20,754	7	3		
Fire		297,474	0	7		
Marine		333,484	15	1		
Accident		6,003	15	10		
Aircraft and other accounts		13,937	10	0		
					671,654	8 9
Sundry Debtors and Debit Balances					1,025	19 5
Marine reassurances recoverable					253,862	14 2
Fire reassurances recoverable					22,961	0 9
Outstanding premiums—						
Life	£	13,897	19	8		
Fire		40,732	2	6		
Marine		184,655	3	1		
Accident		2,909	17	6		
Capital redemption		47	11	6		
					242,242	14 3
Outstanding interest					7,955	7 10
Fire premiums due by other companies					86,286	12 7
Accident premiums due by other companies					1,748	7 9
Cash—						
On deposit	£	67,740	0	0		
On hand and on current accounts		203,296	12	9		
					271,036	12 9
Bills receivable					8,771	10 0
Policy stamps					354	9 4
					£8,526,459	7 1

£8,526,459 7 1

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1918.

REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Amount of General Insurance Fund at the beginning of the year—		Claims under policies paid and outstanding—	56,164 17 1
Reserve for unexpired risks £35,059 10 9		Commission	22,863 7 0
Additional reserve... 6,854 12 10		Expenses of management	14,418 7 1
	41,914 3 7	Bad debts	6 4 3
Premiums	106,783 8 9	Septennial returns	1,076 17 6
Interest, dividends, and rents £ 2,791 9 6		Loss on exchange	298 0 1
Less Income Tax thereon 791 7 10		Transferred to Profit and Loss Account	6,302 0 8
	2,000 1 8	Amount of General Insurance Fund at end of the year as per Balance Sheet—	
		Reserve for unexpired risks being, 40% of premium income for the year £ 42,713 7 6	
		Additional reserve.. 6,854 12 10	
			49,568 0 4
	£150,697 14 0		£150,697 14 0

BALANCE SHEET.

Liabilities.	£ s. d.	Assets.	£ s. d.	£ s. d.
To Shareholders' Capital—		By Investments—		
4,105 shares of £5 each fully paid	20,525 0 0	Deposit with the High Court		
General Insurance Fund	49,568 0 4	Bank of England Stock	12,851 5 0	
Profit and Loss Account	7,660 7 4	Great Western Ry. 4% debenture stock	1,344 0 0	
Claims admitted or intimated but not paid	12,371 11 8	Metropolitan Ry. 3½% debenture stock	1,136 5 7	
Sundry creditors	5,702 0 5	New Zealand 4% stock	1,780 0 0	
		New South Wales 4% stock	1,032 0 0	
				18,143 10 7
		British Government securities		15,364 0 7
		Colonial Government securities		966 0 0
		Foreign Government securities		2,044 0 0
		Railway and other debentures and debenture stocks—home and foreign		2,803 0 0
		Railway and other ordinary stocks and shares		3,228 0 0
		Freehold ground rents		783 17 10
		House property		13,694 13 9
		Stock of glass, vans, horses, and harness		10,315 0 1
		Stock of stationery and stamps		780 14 4
		Agents' balances		16,199 15 9
		Outstanding premiums		1,265 7 8
		Outstanding interest, dividends and rents		34 10 0
		Interest accrued but not payable		421 12 8

The National Provincial Plate Glass—*Concluded.*

BALANCE SHEET—*Concluded.*

	£	s. d.	£	s. d.
Cash—				
On deposit.....	1,500	0 0		
In hand and on current account.....	8,282	16 6		
			9,782	16 6
£95,826	19	9	£95,826	19 9

NEW JERSEY INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

INCOME.

Net cash received for premiums	$ 1,567,635 87
Interest and dividends	103,674 93
Rents	30,003 87
Agents' balances previously charged off	119 79
Gross profit on sale or maturity of stocks	525 00
Total income	$ 1,701,959 46

DISBURSEMENTS.

Net amount paid for claims	$ 741,897 13
Expenses of adjustment and settlement of claims	13,670 86
Commission or brokerage	365,147 74
Allowance to local agencies for miscellaneous agency expenses	9,798 35
Salaries, $35,325.34; and expenses, $30,411.09; of special and general agents	65,736 43
Salaries, fees and all other charges of officers, directors, trustees ad home office employees	73,322 11
Rents	8,558 47
Underwriters' boards and tariff associations	11,446 15
Taxes on real estate	6,156 46
All other licenses, fees and taxes	56,109 19
Agents' balances charged off	2,295 12
Gross loss on sale or maturity of bonds and stocks	6,261 25
Gross decrease, by adjustment in book value of real estate	5,668 42
All other disbursements	104,842 46
Total disbursements	$ 1,470,910 14

LEDGER ASSETS.

Book value of real estate	$ 318,888 49
Mortgage loans on real estate, first liens	442,305 65
Book value of bonds and stocks	1,540,360 73
Cash on hand, in trust companies and in banks	116,729 57
Agents' balances	264,332 46
Other ledger assets	130 70
Total ledger assets	$ 2,682,747 60

NON-LEDGER ASSETS.

Interest due and accrued	15,005 45
Market value of real estate over book value	3,673 26
Re-insurance recoverable on losses paid	16,363 25
Gross assets	$ 2,717,789 56
Deduct assets not admitted	95,659 82
Total admitted assets	$ 2,622,129 74

LIABILITIES.

Net amount of unpaid claims	$ 287,803 50
Unearned premiums	938,360 18
Salaries, rents, expenses, bills, accounts, etc., due or accrued	2,500 00
Federal, State and other taxes due or accrued (estimated)	40,000 00
Contingent commissions or other charges due or accrued	2,500 00
Total amount of all liabilities (except capital stock)	$ 1,271,163 68
Capital actually paid up in cash	1,000,000 00
Surplus over all liabilities and capital	350,966 06
Total liabilities	$ 2,622,129 74

New Jersey Insurance Company—*Concluded.*

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$205,666,332 00
Premiums thereon	2,048,763 53
Amount terminated during the year	180,002,444 00
Premiums thereon	1,607,599 23
Net amount in force at December 31, 1918	147,753,760 00
Premiums thereon	1,569,683 36

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

FIRE ACCOUNT.

	£ s. d.	£ s. d.
Amount of Fire Insurance Fund at the beginning of the year—		
Reserve for unexpired risks	£1,142,560 12 4	
Additional reserve	1,550,000 0 0	
		2,692,560 12 4
Premiums		3,083,465 16 7
Interest, dividneds, and rents	£ 88,984 2 9	
Less income tax thereon	24,416 10 7	
		64,567 12 2
		£5,840,594 1 1

	£ s. d.	£ s. d.
Claims under policies and outstanding		1,499,945 11 3
Commission		500,296 11 5
Expenses of management		630,560 11 2
Contributions to fire brigades		6,879 6 11
Transferred to Profit and Loss Account:—		
(*a*) Surplus on fire business for year	£ 354,958 1 7	
(*b*) Interest, dividends, and rents, less income tax thereon	64,567 12 2	
		419,525 13 9
Amount of Fire Insurance Fund at the end of the year—		
Reserve for unexpired risks, being 40 per cent of premium income for the year	£1,233,386 6 7	
Additional reserve	1,550,000 0 0	
		2,783,386 6 7
		£5,840,594 1 1

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.
Balance of last year's account		1,053,018 17 11
Interest and dividends not carried to other accounts	£ 184,656 13 6	
Less income tax thereon	50,668 4 11	
		133,988 8 7
Transferred from Fire Account—		
(*a*) Surplus on fire business for year	£ 354,958 1 7	
(*b*) Interests, dividends, and rents, less income tax	64,567 12 2	
		419,525 13 9
Transfer fees		116 10 0
		£1,606,649 10 3

	£ s. d.	£ s. d.
Dividend to shareholders for 1917, paid in May and November, 1918, less tax		165,000 0 0
Dividend on preference stock paid in January and July, less tax		51,675 6 10
Superannuation fund		2,000 0 0
Irrecoverable balances		1,578 0 0
Loss on investments realized		60,274 5 5
Balance		1,326,121 18 0
		£1,606,649 10 3

BALANCE SHEET.

Liabilities.		Assets.		
Shareholders' Capital:—		Investments:—		
Authorized—		British Government securities	£	415,447 10 1
Shares	£ 3,000,000 0 0	Public Boards in the United Kingdom		40,628 14 11

4 p.c. preference stock		3,000,000	0	0		
	£	6,000,000	0	0		
Subscribed—						
110,000 shares of £25 each	£	2,750,000	0	0		
4 p.c. preference stocks		1,750,000	0	0		
	£	4,500,000	0	0		
Paid-up—£6 5s. per share					£ 687,500	0 0
" preference stock					1,750,000	0 0
					£ 2,437,500	0 0
Profit and loss					1,326,121	18 0
Dividends unclaimed					10,025	0 3
Superannuation fund					208,775	8 10
Loan from the Bank of England					150,000	0 0
Fire department—						
Fire Insurance Fund					2,783,386	6 7
Outstanding liabilities						
Claims admitted or intimated but not paid	£	492,268	18	10		
Bills payable		23,032	0	4		
Reinsurance premiums		585,497	3	9		
Sundry outstanding balances		139,880	17	3		
Interest received but not due		526	0	7		
Due to Life		1,631	13	7		
					£ 1,242,836	14 4
					£ 8,158,645	8 0

Indian and Colonial Government securities	238,961	1	2
Indian and Colonial Municipal securities	104,372	6	9
Foreign Government securities	537,626	9	11
Foreign Provincial securities	107,446	8	3
Foreign Municipal securities	377,555	19	9
Railway and other debentures and debenture stocks—Home and foreign	1,474,493	6	7
Railway and other preference and guaranteed stocks	20,609	13	8
Guaranteed Indian Railway stock	69,187	9	3
Foreign railway and other preference and guaranteed Stocks	434,170	19	11
Railway ordinary stocks	74,398	13	5
Stocks and shares other than railway stocks	1,156,630	8	0
Indian Government railway annuities	19,239	10	0
Shares of other companies purchased	1,340,749	0	7
Feu duties and feuing ground	6,464	12	5
House property in the United Kingdom and abroad, occupied as offices of the company, and partly let	697,846	11	3
Salvage corps premises	14,202	15	5
Agents' balances	689,705	5	7
Outstanding premiums	8,451	19	8
Outstanding interest, dividends, and rents	34,927	17	9
Bills receivable	17,817	2	11
Cash—On deposit	59,500	0	0
In hand and on current account	218,211	10	9
	£ 8,158,645	8	0

Note.—Part of the above assets has been specially deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.

THE NORTHERN ASSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1918.

FIRE DEPARTMENT.

The premium income of the year, after deduction of re-assurances and returns amounted to £1,912,413, and the losses inclusive of all claims and foreign taxation to the 31st December, 1918 to £666,274, leaving a surplus of $134,966 2s. 0 d. to be carried after reserving 50 per cent of the increased Premiums as unearned profit and loss.

FIRE ACCOUNT.

	£ s. d.	£ s. d.
Amount of Fire Insurance Fund at Dec. 31, 1918—		
Reserve for unexpired risks	£ 843,956 16 1	
Additional reserve	1,200,000 0 0	
	£2,043,956 16 1	
Add "Provident Accident" fire fund	4,455 0 0	
		£2,048,411 16 1
Amount transferred from Profit and Loss Account		200,000 0 0
Premiums after deduction of reassurances, and returns		1,912,412 14 3
Interest and dividends	£ 108,346 1 11	
Less Income tax	30,791 2 5	
		77,374 19 6
		£4,238,199 9 10

	£ s. d.	£ s. d.
Claims paid and outstanding		833,994 11 8
Expenses of management		324,823 11 0
Contributions to fire brigades		3,055 11 11
Commission		286,322 13 2
Foreign state taxes		52,072 12 6
Carried to Profit and Loss Account		381,724 2 6
Amount of the fund at this date, as per Balance Sheet—		
Reserve for unexpired risks, being 50 per cent of premium income for the year	£ 956,206 7 1	
Additional reserve	1,400,000 0 0	
		2,356,206 7 1
		£4,238,199 9 10

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.
Balance of account at Dec. 31, 1918	£ 243,291 17 10	
Less dividend paid May 1, 1918, less income tax	67,500 0 0	
	£ 175,791 17 10	
Add balances from "Indemnity" and "Provident Accident"	109,452 12 10	
		285,244 10 8
Interest, dividends and rents not carried to other accounts	£ 12,948 18 6	
Less income tax	3,653 6 0	
		9,295 12 6
Profit on redemption of debentures		135 14 7
Transferred from Employers' Liability		33,699 17 5
" Fire Account		381,724 2 6
" General Account		46,851 18 7
" Personal accident Account		6,550 0 6

	£ s. d.	£ s. d.
Dividends to shareholders (less income tax)		69,557 27 9
Income tax		101,437 1 7
Interest		35,743 13 2
Written off Goodwill of acquired companies		300,000 0 0
Balance as per Balance Sheet		468,485 0 1
Loss on realization of securities		17,313 32 12
Amounts transferred to—		
Fire account	£200,000 0 0	
Investment reserve	125,000 0 0	
		325,000 0 0
Allowances to families of diceased officers		300 0 0
Company's proportion of assurance premiums of staff		2,427 13 6
Payment to superannuation fund		1,000 0 0
Agents' and other balances irrecoverable		413 12 1

" Marine Account	558,137 14 5	
Transfer fees	40 10 0	
	£1,321,680 1 2	£1,321,680 1 2

BALANCE SHEET.

Liabilities.	£ s. d.	£ s. d.
Shareholders' capital	802,020 0 0	
General Insurance Fund	218,322 2 11	
Life Assurance Fund	5,061,272 15 8	
Capital Redemption Fund	152,942 19 6	
Endowment and Accident Fund	18,588 4 9	
Fire Fund	2,356,206 7 1	
Employers' Liability Fund	190,505 18 5	
Marine Fund	2,981,384 12 4	
Investments Reserve Fund	305,000 0 0	
Staff Pension Fund	175,801 15 10	
Fletcher Trust Fund	11,934 9 7	
Profit and Loss	468,485 0 1	
	12,742,464 6 2	
Superannuation Fund — £ 17,229 8 0		
5% Debenture Stock outstanding — 1,002,290 0 0		
Claims — 466,969 10 9		
Unclaimed Surrender Values — 7,755 5 4		
Annuities due and unpaid — 1,019 5 10		
Outstanding Charges and Income Tax — 301,072 15 0		
Bills payable — 8,222 14 3		
Due to other Companies and Agents — 463,257 16 7		
Clerks' Savings Fund — 5,793 5 8		
Unclaimed Dividends and Interest — 1,775 6 5		
Debenture Interest due Jan. 1, 1919 — 17,540 1 6		
Preference Dividend due Jan. 1, 1919 — 10,542 9 6		
	2,303,467 18 10	
	£15,045,932 5 0	

Assets.	£ s. d.	£ s. d.
Mortgages on property within the United Kingdom — £ 463,066 9 1		
Mortgages on property out of the United Kingdom — 36,696 5 7		
Loans on parochial and other public rates — 197,732 2 3		
Loans on life interests — 20,610 7 10		
Loans on reversions — 33,890 10 6		
Loans on Company's Policies within their Surrender Values — 231,909 15 1		
Loans on other Securities — 4,950 0 0		
	988,855 10 4	
Investments, viz.:—		
Deposit with the High Court	39,348 4 6	
British Government securities	4,831,904 9 11	
Municipal and County securities, United Kingdom	253,236 7 2	
Indian and Colonial Government securities	1,018,883 11 4	
" Provincial "	100,779 6 11	
" Municipal "	186,002 19 5	
Foreign Government securities	918,459 15 0	
" Provincial "	27,364 6 3	
" Municipal "	453,253 13 5	
Railway and other debentures and debenture stocks, Home and Foreign	1,556,790 7 3	
Railway and other preference and guaranteed stocks, Home and Foreign	599,460 7 3	
Railway and other ordinary stocks	127,133 0 4	
Freehold ground rents	44,952 10 5	
Rent charges	497 18 10	
House property (Company's offices)	857,562 2 11	
House Property (Mortgages foreclosed)	3,505 2 6	
Reversions	289,972 14 1	
Company's Interest in Salvage Corps' Buildings	6,030 1 5	
Goodwill of acquired companies	748,912 17 6	
Due from other companies and agents	1,303,063 16 6	
Outstanding premiums	53,936 17 9	
Outstanding Interest, Dividends and Rents	10,235 8 11	
Interest accrued but not payable	61,310 17 11	
Bills receivable	23,691 11 2	
Cash at home and abroad	540,788 6 0	
	£15,045,932 5 0	

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

General Business Statement for the Year ending December 31, 1918.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of Revenue Account, 31st December 1917, including £1,105,709 0s. 5d. proportion of premiums unearned	£ 2,685,981	14	8	Claims paid and outstanding and indicental expenses	2,030,889	9	10
Deduct: Dividend for year 1917	200,000	0	0	Printing and stationery, advertising, postages, travelling expenses, etc	145,967	2	4
	2,485,981	14	8	Expenses of management, inclusive of salaries, rent at Head Office and branches, directors' remuneration, and auditors' fees	331,012	19	8
Premiums, less re-insurances, and bonus to Assured	3,769,260	13	9	Commissions, including provision for commission due to agents	643,848	7	9
Interest, dividends, and rents, less provision for depreciation of leaseholds	160,806	4	10	Taxes, in addition to income tax deducted at the source	203,411	14	7
				Balance, including £1,223,897 13s. 9d. proportion of premiums unearned, carried to Balance Sheet	3,060,918	19	1
	£ 6,416,048	13	3		£ 6,416,048	13	3

BALANCE SHEET.

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Shareholders' Capital:—				Mortgages and advances on property within the United Kingdom	126,437	6	1
Authorized—				Mortgages on property out of the United Kingdom	19,200	0	0
200,000 shares of £5 each	1,000,000	0	0	Investments (including those deposited under local laws or by contract in various Colonies and Foreign Countries as security for holders of policies issued there):—			
Subscribed—				British Government securities	1,405,587	2	8
12,000 shares of £5 each fully (paid) £	60,000	0	0	Indian and Colonial Government securities	225,634	3	11
112,308 shares of £5 each (£1 per share paid)	561,540	0	0	Indian and Colonial Provincial securities	29,538	19	3
124,308	621,540	0	0	Indian and Colonial Municipal securities	83,085	4	6
Less uncalled capital	449,232	0	0	Foreign Government securities	522,315	9	10
	172,308	0	0	Foreign Provincial securities	28,516	1	3
Amounts due to other companies for reinsurances	14,405	1	10	Foreign Municipal securities	122,140	18	1
Reinsurance and other Funds	59,486	1	7	Railway and other debentures and debenture stocks—			
Amounts due to agents and others	180,936	16	5	Home, Indian, and Colonial	166,486	16	1
Leasehold Redemption and Sinking Fund Account	15,797	7	5	United States Railway bonds	1,165,436	14	2
General Insuarnce Fund—				Railway and other debentures and debenture stocks—			
Provision for claims ourstanding £	1,664,106	12	7	Foreign	571,065	14	8
Investment Reserve and General Contingency Fund	287,773	18	6	Railway and other Preference stocks	40,244	6	10
Reserve Fund	300,000	0	0	Railway and other Ordinary stocks and shares	81,092	16	9
Balance from Revenue Account, including £1,223,897 13s. 9d. proportion of				Freehold and leasehold premises at home and abroad, partly occupied as offices of the company, and partly producing revenue	303,044	16	11
				Branch Agency and other balances	619,565	5	0

premiums unearned	3,060,918 19 1		
		5,312,799 10 2	
		£ 5,755,732 17 5	

Amounts due by other companies for reinsurances and losses		40,721 4 9
Cash—		
With bankers and in hand		189,822 9 3
Investments in trustees' hands to meet Leasehold Redemption and Sinking Fund Account		15,797 7 5
		£ 5,755,732 17 5

The value of the above investments at the 31st December, 1918, is in our belief in the aggregate fully of the value stated in the Balance Sheet, less the Investment Reserve and General Contingency Fund.

THE PHŒNIX INSURANCE COMPANY OF HARTFORD.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$ 616,356 68
Mortgage loans on real estate, first liens	106,500 00
Loans secured by pledge of bonds, stocks, etc	200,000 00
Book value of bonds and stocks owned by the company	13,876,321 69
Cash on hand, in trust companies and in banks	1,366,260 30
Agents' balances	1,881,579 66
Waterbury Gas Light Co. stock, advance payment	2,000 00
Total ledger assets	$18,049,018 33

NON-LEDGER ASSETS.

Interest accrued	158,881 64
Rents due and accrued	1,339 75
Market value of real estate over book value	21,377 74
Market value of bonds and stocks over book value	1,625,525 31
Reinsurance due from other companies on losses paid	91,466 42
Gross assets	$19,947,609 19
Deduct assets not admitted	241,411 34
Total admitted assets	$19,706,197 85

LIABILITIES.

Net amount of unpaid claims	$ 1,083,744 99
Total unearned premiums	7,601,014 04
Federal, State, and other taxes due or accrued (estimated)	435,000 00
Salaries, rents, etc., due or accrued	40,000 00
Payments by employees on account Liberty Bonds purchased by them	15,026 50
Commission, brokerage, and other charges, due or to become due to agents and brokers	25,000 00
Total liabilities, excluding capital stock	$ 9,199,785 53
Capital stock paid in cash	3,000,000 00
Surplus over all liabilities	7,506,412 32
Total liabilities	$19,706,197 85

INCOME.

Net cash received for premiums	$ 9,237,460 21
Received for interest and dividends	881,902 14
Rents	61,043 87
Agents' balances previously charged off	641 19
Gross profit on sale or maturity of bonds	3,967 50
Income from all other sources	3,337 20
Total income	$10,188,352 11

DISBURSEMENTS.

Net amount paid during the year for claims	$ 3,941,056 75
Expenses of adjustment and settlement of claims	70,007 80
Dividends paid to stockholders (including $97,589.25 stockholders' tax)	697,589 25
Commissions or brokerage	1,855,001 68
Rents	47,910 32
Allowances to agencies for miscellaneous agency expenses	28,722 50
Total field supervisory expenses	269,961 60
Salaries, fees, and all other charges of officers, directors, trustees and home office employees	517,840 77
Fire departments, fire patrol, and salvage corps' assessments, fees, taxes and expenses	51,019 45
Inspections and surveys, including underwriters' boards and tariff associations	167,631 07
Federal taxes	211,771 70

The Phœnix of Hartford—*Concluded.*

DISBURSEMENTS—*Concluded.*

State taxes on premiums, Insurance Department licenses and fees	$	240,837 81
All other licenses, fees, and taxes		5,909 77
Agents' balances charged off		2,945 45
Gross loan on sale or maturity of bonds and stocks		33,846 87
Gross decrease by adjustment in book value of stocks		51,954 76
All other disbursements		207,711 85
Total disbursements	$	8,401,719 40

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$1,268,418,712 00
Premiums thereon	12,426,935 89
Amount of policies terminated	1,157,033,375 00
Premiums thereon	11,043,617 04
Net amount in force on December 31, 1918	1,437,347,669 00
Premiums thereon	13,756,745 87

THE PROVINCIAL INSURANCE COMPANY, LIMITED.

General business Statement for the Year ending December 31, 1918.

FIRE ACCOUNT.

	£ ds..		£ s. d.
Reserve for unexpired risks	18,068 0 0	Losses (paid and outstanding) after deduction of reassurances	20,472 4 11
Premiums less reassurances	43,589 2 11	Expenses of management	11,139 16 1
		Commission	4,612 1 4
		Carried to Profit and Loss Account	7,997 0 7
		Amount of the fund at this date, as per Balance Sheet—	
		Reserve for unexpired risks, being 40 per cent of premium income for the year	17,436 0 0
	£ 61,657 2 11		£ 61,657 2 11

PROFIT AND LOSS ACCOUNT

	£ s. d.		£ s. d.
Balance of account at Dec. 31, 1917	3,855 19 6	Dividends at 10 per cent less income tax	6,412 10 0
Interest and dividends received and outstanding, less tax	6,808 12 0	Special War Grants	2,000 0 0
Profit from Fire Account	7,997 0 7	To write down loss on foreign exchange	2,500 0 0
Profit from Accident Account	1,828 12 10	To General Reserve Fund	5,000 0 0
		Balance to next year subject to excess profits duty	4,577 14 11
	£ 20,490 4 11		20,490 4 11

BALANCE SHEET.

Liabilities.	£ s. d.	Assets.	£ s. d.
Shareholders' capital, £430,000, of which is paid up	90,000 0 0	Mortgages on property within the United Kingdom	1,150 0 0
General Reserve Fund	30,000 0 0	British Government securities	69,523 6 10
Accident Account	19,280 0 0	Indian and Colonial Government securities	2,418 17 0
Fire Account	17,436 0 0	" Provincial "	5,982 18 0
Marine Account Balance	7,615 5 2	" Municipal "	9,291 3 1
Profit and Loss	4,577 14 11	Foreign Government securities	5,579 3 4
		" Municipal "	1,075 0 0
	168,909 0 1	Railway and other debentures and debentures stocks, Home and Foreign	25,581 19 9
Dividends of 10 p.c. less income tax	6,412 10 0	Railway and other preference and guaranteed stocks, Home and Foreign	37,429 9 4
Outstanding fire losses	3,035 0 0	Railway and other ordinary stocks	11,715 11 5
Outstanding Accident claims	16,810 0 0		

Marine Account—			
Outstanding Claims	5,137	0	0
Sundry Liabilities	4,473	14	4
Sundry Liabilities	10,755	2	4
War Risk's Office—Air and Bombardment Premiums	1,203	2	4
£	216,735	9	1

Freehold property	11,536	10	6
Agents' Balances	12,619	10	8
Cash at bankers, etc	11,648	1	3
Sundry debtors	8,274	9	8
Outstanding interest	1,500	0	0
Office furniture, etc, less depreciation	1,409	8	3
£	216,735	9	1

SECURITY MUTUAL CASUALTY INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of stocks and bonds held by the company		$ 2,674,989 37
Cash on hand, in trust companies and in banks		125,686 14
Premiums in course of collection		59,633 78
All other ledger assets		330,408 95
Total ledger assets		$ 3,190,718 24

NON-LEDGER ASSETS.

Interest accrued		27,901 32
Market value of bonds and stocks over book value		22,510 63
Gross assets		$ 3,241,130 19
Deduct assets not admitted		6,931 11
Total admitted assets		$ 3,234,199 08

LIABILITIES.

Net amount of unpaid claims		$ 1,329,304 08
Unearned premiums		562,418 51
Federal, state and other taxes due or accrued (estimated)		40,000 00
Salaries, rents, etc., due and accrued		499 88
Total liabilities, except capital stock		$ 1,932,222 47
Surplus over capital and liabilities		1,301,976 61
Total liabilities		$ 3,234,199 08

INCOME.

Net cash received for premiums		$ 1,963,840 88
Interest and dividends		52,438 47
Total income		$ 2,016,279 35

DISBURSEMENTS.

Net amount paid for claims		$ 294,728 55
Investigation and adjustment of claims		32,575 88
Salaries, fees and all other compensation of officers, directors, trustees and home office employees		29,472 36
Travelling and all other expenses of officers and others		547 01
Inspection (other than medical and claim)		2,862 21
State taxes on premiums, Insurance Department licenses and fees		9,130 44
Rents		2,700 00
All other licenses, fees and taxes		9,514 20
Agents' balances charged off		1,540 62
All other disbursements		7,442 93
Total disbursements		$ 390,514 20

EXHIBIT OF PREMIUMS.

	Liability.	Workmen's compensation.
Premiums written or renewed during the year	$ 326,900 21	$ 1,642,617 04
Premiums on risks terminated during the year	272,683 39	1,495,170 70

STUYVESANT INSURANCE COMPANY.

General Business Ststement for the Year ending December 31, 1918.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 16,000 00
Book value of stocks and bonds owned by the company	1,870,333 85
Cash on hand, in trust companies and banks	113,967 74
Agents' balances	292,499 54
Total ledger assets	$ 2,292,801 13

NON-LEDGER ASSETS.

Interest accrued	9,014 11
Reinsurance due on losses paid	47,357 42
Gross assets	$ 2,349,172 66
Deduct assets not admitted	144,293 14
Total admitted assets	$ 2,204,879 52

LIABILITIES.

Net amount of unpaid claims	$ 311,780 74
Total unearned premiums	713,293 48
Federal, state and other taxes due or accrued (estimated)	18,000 00
Due and to become due for borrowed money, interest accrued	345,158 65
Total liabilities, excluding capital stock	$ 1,388,232 87
Capital stock paid up in cash	700,000 00
Surplus beyond liabilities, including capital stock	116,646 75
Total liabilities	$ 2,204,879 62

INCOME.

Net cash received for premiums	$ 1,264,295 85
Interest and dividends	79,476 04
Gross profit on sale or maturity of stocks	33,275 00
Borrowed money (gross)	345,158 65
Dividend Mercantile National Bank in liquidation	200 00
Total income	$ 1,722,405 54

DISBURSEMENTS.

Net amount paid for claims	$ 726,221 48
Expenses of adjustment and settlement of claims	17,749 79
Commission or brokerage	279,269 34
Total field supervisory expenses	8,727 02
Salaries, fees and all other charges of officers, directors, trustees and home office employees	96,237 65
Rent	2,540 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	4,443 06
Inspections and surveys, including underwriters' boards and tariff associations	7,145 34
Federal taxes	14,282 52
State taxes on premiums, Insurance Department licenses and fees	22,057 83
All other licenses, fees and taxes	588 61
Gross loss on sale or maturity of stocks	937 50
Borrowed money repaid (gross)	255,000 00
Interest on borrowed money	13,953 41
All other disbursements	10,124 50
Total disbursements	$ 1,459,278 05

STUYVESANT INSURANCE COMPANY—*Concluded.*

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year	$ 203,073,442 00
Premiums thereon	2,436,009 80
Amount terminated during the year	221,742,439 00
Premiums thereon	2,716,761 35
Net amount in force at December 31, 1918	94,824,430 00
Premiums thereon	1,437,387 82

VULCAN FIRE INSURANCE COMPANY OF OAKLAND, CAL.

General Business Statement for the Year ending December 31, 1918.

LEDGER ASSETS.

Book value of real estate	$	4,445 87
Mortgage loans on real estate, first liens		335,541 16
Loans secured by pledge of bonds, stocks or other collateral		100,000 00
Book value of bonds owned by the company		633,713 03
Cash on hand, in banks and trust companies		158,074 98
Agents' balances		143,893 11
Total ledger assets	$	1,375,668 15

NON-LEDGER ASSETS.

Interest due and accrued		12,686 18
Gross assets	$	1,388,354 33
Deduct assets not admitted		29,120 86
Total admitted assets	$	1,359,233 47

LIABILITIES.

Net amount of unpaid losses and claims	$	149,941 83
Total unearned premiums		283,762 07
Dividends declared and unpaid to stockholders		15,276 49
Federal, state, and other taxes due or accrued (estimated)		14,399 46
Contingent commissions or other charges due and accrued		13,294 40
Interest paid in advance on bonds and mortgages		1,042 50
Total liabilities (not including stock)	$	477,716 75
Joint stock capital paid up in cash		500,000 00
Surplus over all liabilities		381,516 72
Total liabilities	$	1,359,233 47

INCOME.

Net cash received for premiums other than perpetuals	$	650,991 54
Received for interest and dividends		60,372 68
Rents		224 50
Total income	$	711,588 72

DISBURSEMENTS.

Net amount paid for losses	$	219,683 40
Expenses of adjustment and settlement of losses		1,804 45
Paid stockholders for interest or dividends		24,949 03
Allowances to local agents for miscellaneous agency expenses		281 40
Total field supervisory expenses		19,173 09
Commission or brokerage		147,741 90
Salaries, fees and all other charges of officers, directors, trustees and home office employees		28,564 95
Rents		3,834 20
Fire department, patrol, and salvage corps assessments, fees, taxes, and expenses		1,300 59
Inspections and surveys, including underwriters' boards and tariff associations		4,696 02
Taxes on real estate		82 35
State taxes on premiums, Insurance Department licenses and fees		15,071 90
Gross loss on sale of bonds		907 85
All other expenditure		13,311 65
Total disbursements	$	481,402 78

Vulcan Fire Insurance Company—*Concluded.*

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$ 51,427,826 00
Premiums thereon	633,957 15
Amount of fire risks terminated	41,078,553 00
Premiums thereon	476,784 75
Net amount of fire risks in force on December 31, 1918	31,172,825 00
Premiums thereon	420,740 74
Net amount of marine and inland risks in force on December 31, 1918	5,401,754 00
Premiums thereon	116,020 05

STATEMENT of Assessment made on companies on account of business other than life, for the year ending March 31, 1918, in accordance with "The Insurance Act, 1917."

Companies.	Taxes	Companies.	Taxes.
	$ cts.		$ cts.
Acadia Fire	112 54	Hartford	987 46
Ætna	239 01	Hartford Steam Boiler	73
Agricultural of Watertown	6 45	Home Insurance	1,245 64
Alliance Assurance	197 15	Hudson Bay	98 67
Alliance Insurance of Philadelphia	32 44	Imperial Guarantee and Accident	173 28
Alliance Nationale	67 53	Imperial Underwriters	65 94
American and Foreign Marine	24 03	Independent Order of Foresters	125 36
American Central	69 76	Insurance Company of North America	367 40
American Insurance Co	37 42	Insurance Company of the State of Pennsylvania	138 16
American Lloyds	20 71	International Fidelity	4 30
American Surety Co	11 20	Law Union and Rock	184 66
Ancient Order of Foresters	80 67	Liverpool and London and Globe	860 20
Atlas	315 12	Liverpool-Manitoba	165 74
Beaver Fire	20 80	Lloyds Plate Glass	41 42
Boiler Inspection	55 83	London Assurance	202 38
British America	508 45	London Guarantee and Accident	563 04
British Colonial	70 79	London and Lancashire Fire	482 83
British Crown	503 89	London and Lancashire Guarantee and Accident	121 42
British and Foreign Marine	0 27	London Mutual Fire	226 38
British Northwestern	46 76	Loyal Protective Assn	65 15
Caledonian	267 07	Marine	59 69
California Ins. Co	29 23	Maryland Casualty	204 55
Canada Accident	188 83	Mercantile Fire	160 87
Canada Hail	39 94	Merchants Casualty	281 83
Canada National Fire	91 09	Merchants' and Employers' G. & A	92 58
Canada Weather	0 82	Merchants Fire	4 07
Canadian Fire	177 91	Millers National	32 33
Canadian Lumbermen's	2 79	Moose, Loyal Order of	0 66
Canadian Surety Co	56 89	Mount Royal	301 94
Casualty Co. of Canada	3 89	National-Ben Franklin	78 73
Catholic Mutual	4 42	National Fire	306 40
Century	52 70	National Provincial Plate Glass	9 30
Citizens'	6 06	National Surety Co	46 14
Columbia	28 43	National Union Fire	142 06
Commercial Union Assurance	631 31	La Nationale of Paris	128 69
Commercial Union of New York	4 57	New York Plate Glass	12 74
Connecticut Fire	223 85	Niagara Fire	85 71
Continental Casualty	4 28	North American Accident	163 58
Continental Insurance Co	210 45	North British and Mercantile	620 23
Dominion Fire	190 99	North Empire	51 44
Dominion Gresham	174 45	Northern	521 95
Dominion of Canada Guarantee and Accident	292 65	North West Fire	76 68
Eagle Star and British Dominions	71 94	Northwestern National	116 30
Employers' Liability	867 74	Norwich Union Fire	594 73
Equitable Fire	26 18	Occidental Fire	96 57
Fidelity and Casualty Co	142 32	Ocean Accident	572 05
Fidelity-Phenix	218 41	Ocean Marine	11 24
Fireman's Fund	107 34	Pacific Coast Fire	60 68
Firemen's Ins. Co	51 20	Palatine Insurance Co	181 30
General Accident of Canada	218 90	Phenix Fire of Paris	59 33
General Accident, Fire and Life	224 85	Phœnix of London	609 04
General Animals	36 06	Phœnix Insurance Co., Hartford	255 33
General Fire of Paris	51 45	Protective Association of Canada	92 03
Glens Falls Insurance Co	115 20	Providence Washington	138 43
Globe Indemnity Co	372 52	Provincial Insurance Co	31 14
Globe and Rutgers	392 73	Quebec	157 96
Great American	419 45	Queen Insurance Co. of America	425 31
Guarantee Co. of N. A	42 57	Railway Passengers	150 26
Guardian Assurance	713 91	Ridgely Protective Association	69 25
Guardian Insurance Co. of Canada	98 70		

STATEMENT of Assessment made on companies on account of business other than life, for the year ending March 31, 1918, in accordance with "The Insurance Act, 1917."—*Concluded.*

Companies.	Taxes.	Companies.	Taxes.
	$ cts.		$ cts.
Royal Exchange	364 52	Union Assurance Society	339 42
Royal Guardians	1 65	Union of Canton	16 98
Royal Insurance Co	986 43	United Commercial Travellers	11 81
St. Paul Fire and Marine	342 04	United States Fidelity	205 38
Scottish Union and National	256 60	Westchester Fire	277 44
Springfield Fire and Marine	256 36	Western	330 65
Stuyvesant	83 13	Woodmen of the World	4 40
Sun Insurance Office	377 44	Yorkshire	329 80
Travelers	181 69		
Travelers Indemnity Co	124 00	Total	$ 26,876 88
L'Union of Paris	132 51		

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OF COMPANIES' STATEMENTS.

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Companies.	Annual Statements.				General Business Statements.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, etc.		
Acadia Fire	8					523
Ætna Casualty and Surety		394			394	
Ætna Insurance Co	13			13	15	
AgriculturalAssurance	17				18	
Alliance Insurance	20	20	20	20		
Alliance Ins. of Philadelphia	23				24	
American and Foreign Marine				396	397	
American Central	26			26	28	
American Insurance Co	30				31	
American Lloyds' Underwriters at	33			33	620	
American Surety Co				399	400	
Atlas	35				622	
Automobile Insurance	37			37	37	
Beaver Fire	39					523
Boiler Inspection				402		524
Boston	41				42	
British America	44			44	525	
British and Foreign Marine				405	408	
British Colonial	53					532
British Crown	56			56		
British Northwestern	59					
British Traders	62			62		535
Caledonian	64				625	
California Insurance Co	66				627	
Canada Accident	68	68	68	68		539
Canada National	75					540
Canadian Fire	78					554
Canadian Lumbermen's	81					557
Canadian Surety			410	410		557
Car and General	83					
Casualty Company of Canada				416		558
Century Insurance Company, Limited	84					
Chartered Trust and Executor				418		562
Citizens' Insurance Company of Missouri	86				629	
Columbia Insurance Company	87			87		
Commercial Union Assurance	90				630	
Commercial Union Fire of New York	92				93	
Connecticut Fire	95			95	97	
Continental Casualty		421		421	423	
Continental Insurance Co	99				100	
Dominion Fire	102			102		563
Dominion Gresham		425	425	425		567
Dominion of Canada Guarantee and Accident	106	106	106	106		567
Eagle, Star and British Dominions	113					
Employers' Liability	116	116	116	116	632	
Equitable Fire and Marine	121				634	
Excess				429	636	
Fidelity and Casualty of New York		431	431	431	435	

INDEX—*Continued.*

Companies—*Continued.*	Annual Statements.				General Business Statements.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, etc.		
Fidelity-Phenix Fire	123			123	125	
Fire Association of Philadelphia	127				638	
Fire Ins. Co. of Canada	129					568
Fireman's Fund	131			131	133	
Firemen's Insurance Co	135				640	
General Accident Assurance Co. of Canada		437	437	437		569
General Accident, Fire and Life	137			137		
General Animals				446		570
General Fire of Paris	141					
Glens Falls	143			143	145	
Globe Indemnity Co. of Canada	147	147	147	147		571
Globe and Rutgers	153			153	156	
Great American	157			157	160	
Guarantee Company of North America			449			572
Guardian Assurance	162					
Guardian Insurance of Can	164	164	164	164		574
Hartford Fire	169			169	642	
Hartford Steam Boiler				453	453	
Home Ins	173			173	644	
Hudson Bay Insurance Co	178					575
Imperial Guarantee and Accident	181	181	181	181		576
Imperial Underwriters	186					577
Insurance Co. of North America	189			189	646	
Insurance Co. of the State of Pennsylvania	192				648	
International Fidelity			455		650	
Law Union and Rock	194	194		194		
Liverpool and London and Globe	198				651	
Liverpool-Manitoba	201					577
Lloyds Plate Glass				456	457	
London Guarantee and Accident	206	206	206	206		
London and Lancashire Fire	212			212	654	
London Assurance	204				657	
London and Lancashire Guarantee and Accident		459	459	459		578
London Mutual Fire	216					578
Loyal Protective		464			465	
Lumbermen's Underwriting Alliance	219					
Manufacturing Lumbermen's Underwriters	220					
Marine Insurance Co	221			221		
Maryland Assurance		467			469	
Maryland Casualty Co		470	470	470	474	
Mechanics and Traders	224					
Mercantile Fire	226					579
Merchants Casualty Co		477				588
Merchants' and Employers' Guarantee and Accident		479	479	479		580
Merchants Fire	229					
Millers National	231					
Mount Royal	233			233		589
National Benefit	238					
National-Ben Franklin	240			240		
National Fire	243			243	245	
National Provincial Plate Glass				483	660	
National Surety			485		486	
National Union Fire	247			247	249	
Nationale Compagnie d'Assurance	251					
Newark	253				254	
New Hampshire	56					
New Jersey	258				662	
New York Plate Glass				488	489	
Niagara Fire	260			260		

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Companies—*Concluded.*	Annual Statements.				General Business Statements.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, etc.		
North American Accident		263	263	263		591
North British and Mercantile	268				664	
North Empire Fire	271					592
North West Fire	274					597
Northern	277				666	
Northwestern Mutual	280				281	
Northwestern National	283			283		
Norwich Union Fire	286	286		286		
Occidental Fire	290					597
Ocean Accident and Guarantee	293	293	293	293	668	
Ocean Marine				491		
Pacific Coast	298					598
Palatine Insurance Co	302					
Phenix, of Paris	304					
Phœnix, of London	306					
Phœnix, of Hartford	309			309	670	
Preferred Accident		492		492	494	
Protective Association of Canada		495				605
Providence Washington	312			312	314	
Provincial	316				672	
Quebec	318					605
Queen, of America	321			321	324	
Queensland	326					
Railway Passengers		497	497	497		
Ridgely Protective		502			503	
Royal Exchange	328	328		328		
Royal Insurance Co	333					
St. Paul Fire and Marine	336			336	339	
Scottish Metropolitan	341					
Scottish Union and National	342			342		
Security Mutual Casualty		505			674	
Springfield Fire and Marine	345			345		
Stuyvesant	348				675	
Sun Insurance Office	350					
Travelers Indemnity Co., Hartford		506		506	509	
Travelers Insurance Co., Hartford		510			511	
L'Union, Paris	352					
Union Ass. Society	354			354		
Union of Canton	357			357		
Union Marine	360			360		
United Commercial Travelers of America		514				
United States Fidelity and Guaranty		515	515	515	519	
Vulcan	362				677	
Westchester Fire	364				364	
Western	368			368		606
Yorkshire	379	379		379		

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